

**AGENDA
CITY COUNCIL
REGULAR MEETING
CITY OF WYOMING, MINNESOTA
MARCH 18, 2025
7:00 PM**

CALL TO ORDER:

CALL OF ROLL:

DETERMINATION OF A QUORUM:

PLEDGE OF ALLEGIANCE:

OPEN FORUM:

"An opportunity for members of the public to address the City Council on items on/or not on the current agenda. Items requiring Council action maybe deferred to staff or Boards and Commissions for research and future Council Agendas if appropriate. You will be limited to three (3) minutes and we ask that you conduct yourself in a professional, courteous manner, and refrain from the use of profanity. Failure to abide by this policy may result in the loss of your privilege to speak".

APPROVAL OF MINUTES:

1. Consider approving the minutes of the "Regular Meeting" of the Wyoming, Minnesota City Council for March 4, 2025
2. Consider approving the minutes of the "Work Session" of the Wyoming, Minnesota City Council for March 4, 2025

SCHEDULED BID LETTINGS:

SCHEDULED PUBLIC HEARINGS:

CONSENT AGENDA:

Items under the "Consent Agenda" will be adopted with one motion; however, council members may request individual items to be pulled from the consent agenda for discussion and action if they choose.

3. Consider authorizing the payment of recommended bills, payroll and journal entries for the period of March 5, 2025 to March 18, 2025
4. To consider **Resolution 25-03-26** a resolution approving payment for Pay Voucher #2 to J.L. Theis, Inc for the second phase of Railroad Park in the amount of \$38,372.40
5. To consider the retirement of Paul Schneider from the Wyoming Fire Department

ACKNOWLEDGE RECEIPT OF REPORTS OF OFFICERS, BOARDS, COMMISSIONS AND DEPARTMENT HEADS:

6. Report of City Building Official, Fred Weck, IV for March 11, 2025
7. Report of the City Attorney, Tom Loonan, for March 13, 2025
8. Report of City Engineer Mark Erichson, WSB for March 11, 2025
9. Report of the Report of the Public Works Superintendent, Steve Reeves, for March 12, 2025
10. Report of Public Safety Director, Neil Bauer, for March 13, 2025

COMMUNICATIONS:

11. Communication from Chisago County Assessor announcing Board of Equalization date for the City of Wyoming on April 15th, 2025, 6:00PM at the Wyoming Library
12. 2025 Chisago County Housing Study - Maxfield Research

OLD BUSINESS:

NEW BUSINESS:

13. To consider **Resolution 25-03-27** a resolution approving the purchase of Park Equipment for the Fireside Park Project from St. Croix Recreation in the amount of \$71,107.00
14. 2025 Proclamation Celebrating Arbor Day

COUNCIL REPORTS:

ADJOURN

**DRAFT MINUTES
CITY COUNCIL
REGULAR MEETING
CITY OF WYOMING, MINNESOTA
MARCH 4, 2025
7:00PM**

CALL TO ORDER:

Mayor Lisa Iverson called the Regular Meeting of the Wyoming City Council for March 4, 2025 to order at 7:00 PM

CALL OF ROLL:

On a Call of the Roll the following members of the Wyoming City Council were present: Councilmembers Lisa Iverson, Linda Nanko Yeager, Dennis Schilling, and Brett Ohnstad

ABSENT: Councilmember Luger

Also Present: Tom Loonan, Eckberg Lammers, Robb Linwood, City Administrator, Grant MacFarlane, Assistant City Administrator, Mark Erichson-WSB, Neil Bauer - Public Safety Director, Fred Weck, Zoning Administrator/Building Official and Steve Reeves, Public Works Superintendent

DETERMINATION OF A QUORUM:

PLEDGE OF ALLEGIANCE:

OPEN FORUM:

APPROVAL OF MINUTES:

1. **Consider approving the minutes of the “Regular Meeting” of the Wyoming, Minnesota City Council for February 18, 2025**

A MOTION WAS MADE BY COUNCILMEMBER OHNSTAD SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE THE MINUTES OF THE “REGULAR MEETING” OF THE WYOMING, MINNESOTA CITY COUNCIL FOR FEBRUARY 18, 2025, AS SUBMITTED.

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

2. **Consider approving the minutes of the “Work Session Meeting” of the Wyoming, Minnesota City Council for February 18, 2025**

A MOTION WAS MADE BY COUNCILMEMBER OHNSTAD, SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE THE MINUTES OF THE “WORK SESSION MEETING” OF THE WYOMING, MINNESOTA CITY COUNCIL FOR FEBRUARY 18, 2025, AS SUBMITTED.

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

SCHEDULED BID LETTINGS: NONE

SCHEDULED PUBLIC HEARINGS:

CONSENT AGENDA:

Items under the "Consent Agenda" will be adopted with one motion; however, council members may request individual items to be pulled from the consent agenda for discussion and action if they choose.

3. To consider authorizing the payment of recommended bills, payroll, and journal entries for the period from February 19, 2025 to March 4, 2025
4. To consider **Resolution 25-03-20** a resolution accepting a donation from Splitrocks for the Spring Medallion Hunt in the amount of \$100.00
5. To consider **Resolution 25-03-21** a resolution authorizing payment title, tax, and registration for the 2025 Western Star 47X to the Minnesota Department of Vehicle Services in the amount of \$10,388.88
6. To consider **Resolution 25-03-22** a resolution approving payment for the Van Con truck reports to Blaine Brothers in the amount of \$29,574.69
7. To consider advertising for two summer season positions with the Public Works Department at a wage of \$16.00-\$18.00/hour
8. To consider **Resolution 25-03-23** a resolution accepting improvements and approving release of escrow for the Hallberg Multi-Tenant Development.
9. To consider **Resolution 25-03-24** a resolution accepting a donation from St. Croix Valley Insurance for the Railroad Park Development Project.
- ~~10. To consider the application for a Temporary 1 Day Consumption and Display Permit for the Wildlife Science Center (pulled for separate discussion)~~

Mayor Iverson asked to pull item #10 for separate discussion.

A MOTION WAS MADE BY COUNCILMEMBER OHNSTAD, SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE #3, #4, #5, #6, #7, #8 and #9 OF THE WYOMING CITY COUNCIL CONSENT AGENDA

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

#10 - To consider the application for a Temporary 1 Day Consumption and Display Permit for the Wildlife Science Center

Mayor Iverson – Questioned why the 1 Day Consumption liquor license was necessary.

Assistant City Administrator MacFarlane – Explained that they were just supplying small amounts of liquor as part of this event and noted that Splitrocks would still have their own available liquor through their bar. He noted that the Wildlife Science Center had received permission to do so from Splitrocks.

A MOTION WAS MADE BY MAYOR IVERSON, SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE CONSENT AGENDA ITEM #10, TO CONSIDER THE APPLICATION FOR A TEMPORARY 1 DAY CONSUMPTION AND DISPLAY PERMIT FOR THE WILDLIFE SCIENCE CENTER

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

ACKNOWLEDGE RECEIPT OF REPORTS OF OFFICERS, BOARDS, COMMISSIONS AND DEPARTMENT HEADS:

11. Report of the Public Safety Director, Neil Bauer for March 4, 2025

12. Report of City Building Official, Fred Weck, IV for February 27, 2025
13. Report of City Attorney Tom Loonan for February 26, 2025
14. Report of City Engineer Mark Erichson, WSB for February 26, 2025
15. Report of Public Works Superintendent, Steve Reeves for February 27, 2025

COMMUNICATIONS: NONE

OLD BUSINESS: NONE

NEW BUSINESS

16. To approve an agreement between the City of Wyoming and Lakes Center for Youth and Families for 2025 – Presentation by Linda Madsen, Community Outreach Coordinator for Lakes Center for Youth and Families

Mayor Iverson – Noted that she and Ms. Madsen had a conversation earlier and believed that the Council was most likely very aware of the great things that the Lakes Center for Youth and Families does for the community. She explained that, because of tonight's weather, she felt that the Council ask any questions they may have or move forward with a motion, without taking the time for the presentation.

Council Member Nanko Yeager – Confirmed that the proposed motion was to approve a \$3,500 donation from the Police Supplemental Fund 208.

Public Safety Director Bauer – Clarified that this would not be a donation, and was an agreement that the City would be entering into with the Lakes Center for Youth and Families for services in 2025. He noted that he felt the funds would most likely come out of the Administrative Citation Fund and reiterated that this would not be a donation.

Council Member Ohnstad – Stated that he felt this was a great program that seemed to be utilized by residents.

A MOTION WAS MADE BY MAYOR IVERSON, SECONDED BY COUNCILMEMBER OHNSTAD, TO APPROVE AN AGREEMENT BETWEEN THE CITY OF WYOMING AND LAKES CENTER FOR YOUTH AND FAMILIES FOR 2025, WITH THE FUNDING TO BE TAKEN FROM THE ADMINISTRATIVE CITATION FUND.

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

Mayor Iverson – Encouraged people to attend the upcoming Taste of the Lakes on May 1, 2025 at Tanner's Brook Golf Course.

17. To consider **Resolution 25-03-25** a resolution approving an Interim Conditional Use Permit to operate a home-based massage business at 26338 Finley Avenue for applicant, Anna Oosterom, Property ID: 21.00306.00

Zoning Administrator/Building Official Weck – Gave an overview of the request for an Interim Conditional Use Permit (ICUP) to operate a home-based massage business at 26338 Finley Avenue. He noted that Ms. Oosterom had recently moved from the State of Wyoming to the City of Wyoming and outlined her background and experience in doing this same type of work before

they moved. He stated that staff and the Planning Commission recommended approval with the 3 conditions listed in the staff report and explained that the applicant had applied for a license from the City as well.

A MOTION WAS MADE BY COUNCILMEMBER OHNSTAD, SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE RESOLUTION 25-03-25 A RESOLUTION APPROVING AN INTERIM CONDITIONAL USE PERMIT TO OPERATE A HOME-BASED MASSAGE BUSINESS AT 26338 FINLEY AVENUE FOR APPLICANT, ANNA OOSTEROM, PROPERTY ID: 21.00306.00

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

18. To consider scheduling a City Council Work Session meeting on March 18, 2025

City Administrator Linwood – Explained that this was a request to hold a Council Work Session prior to the next regular City Council meeting on March 18, 2024 to discuss the City's street CIP funding and the assessment policy.

A MOTION WAS MADE BY MAYOR IVERSON, SECONDED BY COUNCILMEMBER SCHILLING, TO APPROVE SCHEDULING A CITY COUNCIL WORK SESSION MEETING ON MARCH 18, 2025 AT 5:30 PM

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

COUNCIL REPORTS:

Council Member Ohnstad – Attended the Council Work Session and the Park Advisory Commission.

Council Member Nanko Yeager – Attended the Council Work Session.

Council Member Schilling – Attended the Council Work Session.

Mayor Iverson – Attended the Planning Commission meeting, the Council Work Session, and the Chisago Joint Sewer Commission meeting. She asked Assistant City Administrator MacFarlane to give an update on the Medallion Hunt.

Assistant City Administrator MacFarlane – Explained that the Medallion Hunt kicked off on March 3, 2025 and would run concurrent with the Forest Lake Area School District's spring break period. He stated that clues go live everyday at 9:00 a.m. and reminded them that whoever finds the medallion first would receive a \$100 gift card from Splitrocks.

A MOTION WAS MADE BY COUNCILMEMBER SCHILLING, SECONDED BY COUNCILMEMBER OHNSTAD, TO ADJOURN THE MARCH 4, 2025 "REGULAR MEETING" OF THE WYOMING, MINNESOTA CITY COUNCIL REGULAR MEETING AT 7:10 PM

Voting Aye: Schilling, Nanko Yeager, Ohnstad, Iverson

Voting Nay: None

Abstain: None

Absent: Luger

A portion of this public meeting may be closed to discuss “Labor Negotiation Strategies”; “Misconduct allegations or charges”; “Attorney-client privilege”; or “Performance evaluations” as per MN State Statute 13D.01-.05.

NEXT REGULAR MEETING:
MARCH 18, 2025
7:00PM

**UNAPPROVED MINUTES
CITY COUNCIL
WORK SESSION
CITY OF WYOMING, MINNESOTA
MARCH 4, 2025
5:30 PM**

CALL TO ORDER: *Mayor Lisa Iverson called the Work Session Meeting of the Wyoming City Council for March 4, 2025 to order at 5:30 PM*

CALL OF ROLL:

On a Call of the Roll the following members of the Wyoming City Council were present:
Councilmembers Lisa Iverson, Linda Nanko Yeager, Dennis Schilling, and Brett Ohnstad

Absent: Councilmember Claire Luger

Also Present: Robb Linwood - City Administrator, Grant MacFarlane - Assistant City Administrator, Steve Reeves - Public Works Superintendent, Tom Loonan - Eckberg Lammers, Neil Bauer - Public Safety Director, and Fred Weck - Building Official.

DETERMINATION OF A QUORUM:

Mayor Iverson determined that a Quorum was present.

NEW BUSINESS

1. To discuss adult cannabis retail licensing

City Administrator Linwood presented a PowerPoint to the Council, outlining the Office of Cannabis Management's application process for retail and municipal cannabis licenses and key considerations for applying. He noted that the City had received a Memorandum of Understanding (MOU) from MN Roots offering assistance with the application but, after discussion with the City Attorney, confirmed that it was in the City's best interest for staff to complete the application independently. This approach would preserve flexibility for future negotiations with a private entity if the City pursued a retail location.

The City Attorney Loonan concurred, affirming that it was in the City's best interests to retain flexibility in future negotiations.

Mayor Iverson asked what City Staff needed from the Council given the approaching application deadline. Staff requested consensus on whether to proceed with the application.

The Council provided consensus to move forward with the application.

A MOTION WAS MADE BY MAYOR IVERSION, SECONDED BY COUNCILMEMBER SCHILLING, TO ADJOURN THE MARCH 4, 2025 WORK SESSION OF THE WYOMING, MINNESOTA CITY COUNCIL AT 5:55PM

For Check Dates 03/11/2025 to 03/11/2025

Check Number Name			Check Date
Text Label	57579	PACIFIC LIFE INSURANCE	03/11/2025
Item Code	GL Number	Amount	
ROTH	101-0000-21712	273.81	
		273.81	
Text Label	57580	LAW ENFORCEMENT LABOR	03/11/2025
Item Code	GL Number	Amount	
UNION POLICE	101-0000-21713	657.00	
		657.00	
Text Label	57581	CENTRAL PENSION FUND,	03/11/2025
Item Code	GL Number	Amount	
CENT PENS FUND	101-0000-21716	720.00	
		720.00	
Text Label	EFT1227	MN STATE RETIREMENT	03/11/2025
Item Code	GL Number	Amount	
CITY HSCP CONT	101-0000-21706	0.00	
HCSP	101-0000-21710	0.00	
MNDCP	101-0000-21712	700.00	
MNDCPPRETAX	101-0000-21712	710.00	
		1,410.00	
Text Label	EFT1228	SELECTACCOUNT,	03/11/2025
Item Code	GL Number	Amount	
DEP CARE	101-0000-21711	0.00	
FSA CONT	101-0000-21711	0.00	
HSA CITY CONT	101-0000-21707	0.00	
HSA CONT	101-0000-21707	2,443.45	
		2,443.45	
Text Label	EFT1229	P.E.R.A.,	03/11/2025
Item Code	GL Number	Amount	
CORD PERA	101-0000-21704	3,661.73	
DCP PERA	101-0000-21704	0.00	
DCP PERA MATCH	101-0000-21704	0.00	
PERA CITY MATCH	101-0000-21704	4,225.08	
PF PERA	101-0000-21704	5,036.63	

For Check Dates 03/11/2025 to 03/11/2025

Check Number Name		Check Date
PF PERA CITY	101-0000-21704	
		7,554.94
		20,478.38

Text LabelEFT1230 INTERNAL REVENUE SERVICE,

03/11/2025

Item Code	GL Number	Amount
FITW	101-0000-21701	9,666.10
SOCSEC_EE	101-0000-21703	3,340.10
MEDICARE_ER	101-0000-21703	1,374.92
SOCSEC_ER	101-0000-21703	3,340.10
MEDICARE_EE	101-0000-21703	1,374.92
		19,096.14

Text LabelEFT1231 STATE OF MINNESOTA,

03/11/2025

Item Code	GL Number	Amount
SITW	101-0000-21702	4,196.58
		4,196.58

Text Label

General Checking Account 10100
Total Amount Being Paid: \$49,275.36
Total Number of Checks: 8

- Mayor Iverson
- Councilmember Luger
- Councilmember Nanko Yeager
- Councilmember Schilling
- Councilmember Ohnstad

City of Wyoming Check Detail Register

1/12
March 14, 2025 11:49 AM
User: ssaxe
DR: Wyoming

03-18-2025

Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57582 502652	03/18/2025	ABDO FINANCIAL SOLUTIONS, LLC			
		101-1500-43000 PROFESSIONAL SE	\$6,750.00	PROFESSIONAL SERVICE (GENERAL)	
Total for ABDO FINANCIAL SOLUTIONS, LLC				\$6,750.00	
57583 4067746	03/18/2025	ADAM'S PEST CONTROL INC			
		101-1400-42100 OPERATING SUPPL	\$90.00	OPERATING SUPPLIES	
Total for ADAM'S PEST CONTROL INC				\$90.00	
57584 216065	03/18/2025	ADVANCED GRAPHIX, INC.			
		101-3100-43900 VEHICLE MAINTEN	\$138.00	VEHICLE MAINTENANCE	
Total for ADVANCED GRAPHIX, INC.				\$138.00	
57585 349157	03/18/2025	ASPEN MILLS			
		101-2200-44080 UNIFORMS	\$274.50	UNIFORMS	
Total for ASPEN MILLS				\$274.50	
57586 6644	03/18/2025	BECKER FIRE & SAFETY SERVICES LLC			
		101-3100-42300 SAFETY EQUIPME	\$60.75	SAFETY EQUIPMENT	
Total for BECKER FIRE & SAFETY SERV				\$60.75	
57587 080001822696 080001822616	03/18/2025	BLAINE BROTHERS INC.			
		101-3100-42910 EQUIPMENT REPAI	\$1,567.29	EQUIPMENT REPAIR	
		101-3100-42910 EQUIPMENT REPAI	\$2,219.18	EQUIPMENT REPAIR	
Total for BLAINE BROTHERS INC.				\$3,786.47	
57588 00003	03/18/2025	BRUCES FOODS			
		101-5500-42100 OPERATING SUPPL	\$83.67	OPERATING SUPPLIES	
Total for BRUCES FOODS				\$83.67	
57589 BSF24-0009	03/18/2025	Caliber Homes, Inc.			
		800-0000-20401 SILT FENCE	\$810.00	BSF24-0009	
Total for Caliber Homes, Inc.				\$810.00	
57590 02282025	03/18/2025	CHISAGO COUNTY PRESS, INC			
		800-0000-20829 MCADAMS MASSAC	\$31.55	CHISAGO CTY PRESS LEGALS MCADAMS MASSAGE	
		101-1400-43510 LEGAL NOTICE PUI	\$85.80	LEGAL NOTICE PUBLICATION	
Total for CHISAGO COUNTY PRESS, IN				\$117.35	

City of Wyoming Check Detail Register

2/12
March 14, 2025 11:49 AM
User: ssaxe
DR: Wyoming

03-18-2025

Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57591	03/18/2025	CHISAGO LAKES JOINT SEWAGE TRE			
14569					
	602-9425-43890	SEWER PLANT FEE		\$29,570.97	DECEMBER TREATMENT CHARGES
	602-9425-43890	SEWER PLANT FEE		\$29,302.04	JANUARY TREATMENT CHARGES
Total for CHISAGO LAKES JOINT SEWA				\$58,873.01	
57592	03/18/2025	CINTAS			
4222571776					
	101-1400-43600	CLEANING SERVIC		\$26.07	CLEANING SERVICE-CITY HALL
4222507637					
	101-2110-43600	CLEANING SERVIC		\$34.49	CLEANING SERVICE-PUBLIC SAFETY
4222571967					
	101-3100-44180	UNIFORMS		\$80.76	STREETS
	101-3100-42100	OPERATING SUPPL		\$72.90	SHOP SUPPLIES
4223389138					
	101-3100-44180	UNIFORMS		\$80.76	STREETS
	101-3100-42100	OPERATING SUPPL		\$10.60	SHOP SUPPLIES
4224031954					
	101-3100-44180	UNIFORMS		\$80.76	STREETS
	101-3100-42100	OPERATING SUPPL		\$72.90	SHOP SUPPLIES
4224031842					
	101-1400-43600	CLEANING SERVIC		\$26.07	CLEANING SERVICE-CITY HALL
4223982956					
	101-2110-43600	CLEANING SERVIC		\$34.49	CLEANING SERVICE-PUBLIC SAFETY
Total for CINTAS				\$519.80	
57593	03/18/2025	CINTAS CORP-FIRST AID & SAFETY			
5246380902					
	101-3100-42310	CONTRACTED SER		\$186.74	CONTRACTED SERVICES
	101-2110-42310	CONTRACTED SER		\$20.93	CONTRACTED SERVICES
5255492607					
	101-2110-42310	CONTRACTED SER		\$116.49	CONTRACTED SERVICES
	101-3100-42310	CONTRACTED SER		\$187.83	CONTRACTED SERVICES
	101-5200-42310	CONTRACTED SER		\$112.75	CONTRACTED SERVICES
Total for CINTAS CORP-FIRST AID & S				\$624.74	
57594	03/18/2025	CONNEXUS ENERGY			
02272025					
	101-3100-43800	UTILITIES-GAS/ELI		\$35.80	LAKE DR & HEATH - ST LIGHTS
	101-2110-43800	UTILITIES-GAS/ELI		\$5.40	HAMLET DR
	101-2110-43800	UTILITIES-GAS/ELI		\$5.40	FALLBROOK SIREN
	101-3100-43860	STREET LIGHTS		\$21.39	250TH STREET NE SIGN
	101-2110-43800	UTILITIES-GAS/ELI		\$5.40	PIONEER RD
Total for CONNEXUS ENERGY				\$73.39	
57595	03/18/2025	DALCO A DIVISION OF IMPERIAL DADE			
4347113					
	101-3100-42100	OPERATING SUPPL		\$194.75	OPERATING SUPPLIES
Total for DALCO A DIVISION OF IMPEI				\$194.75	

City of Wyoming Check Detail Register

3/12
March 14, 2025 11:49 AM
User: ssaxe
DR: Wyoming

03-18-2025

Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57596 TC022825-53	03/18/2025	EMERGENCY AUTO TECH. INC			
		101-3100-42400 SMALL TOOLS/MIN	\$494.58	SMALL TOOLS/MINOR EQUIPMENT	
		Total for EMERGENCY AUTO TECH. INC	\$494.58		
57597 12024	03/18/2025	ERICKSON ELECTRIC			
		602-9425-42310 CONTRACTED SER	\$938.95	CONTRACTED SERVICES	
		Total for ERICKSON ELECTRIC	\$938.95		
57598 022729	03/18/2025	ESCH CONSULTING LLC			
		101-3100-42310 CONTRACTED SER	\$400.00	CONTRACTED SERVICES	
		Total for ESCH CONSULTING LLC	\$400.00		
57599 15008195734	03/18/2025	FAIRVIEW HEALTH SERVICES			
		101-3100-42310 CONTRACTED SER	\$35.00	CONTRACTED SERVICES	
		Total for FAIRVIEW HEALTH SERVICES	\$35.00		
57600 2410085	03/18/2025	FEDERATED CO-OPS			
		101-3100-42120 MOTOR FUELS	\$48.07	MOTOR FUELS	
		Total for FEDERATED CO-OPS	\$48.07		
57601 5020866	03/18/2025	GOPHER STATE ONE CALL			
		601-9425-44650 LOCATES (GOPHER	\$17.55	LOCATES (GOPHER STATE)	
		Total for GOPHER STATE ONE CALL	\$17.55		
57602 14526 14546	03/18/2025	H & L MESABI			
		101-3100-44040 REPAIRS & MAINT.	\$7,708.80	REPAIRS & MAINT. - EQUIPMENT	
		101-3100-44040 REPAIRS & MAINT.	\$224.00	REPAIRS & MAINT. - EQUIPMENT	
		Total for H & L MESABI	\$7,932.80		
57603 03152025	03/18/2025	H & W FUND I.U.O.E LOCAL 49			
		101-0000-21706 HOSPITALIZATION	\$9,390.00	PREMIUMS	
		Total for H & W FUND I.U.O.E LOCAL 4	\$9,390.00		
57604 14375838	03/18/2025	HACH COMPANY			
		601-9425-42160 CHEMICALS/CHEM.	\$1,166.80	CHEMICALS/CHEMICAL PRODUCTS	
		Total for HACH COMPANY	\$1,166.80		
57605 036084268637	03/18/2025	HEALTH PARTNERS			
		101-0000-21706 HOSPITALIZATION	\$20,646.04	APRIL PREMIUMS	
		Total for HEALTH PARTNERS	\$20,646.04		

City of Wyoming Check Detail Register

4/12
March 14, 2025 11:49 AM
User: ssaxe
DR: Wyoming

03-18-2025

Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57606 28135224	03/18/2025	HIRSHFIELD'S INC			
		101-5500-42100 OPERATING SUPPL		\$44.78	OPERATING SUPPLIES
		Total for HIRSHFIELD'S INC		\$44.78	
57607 5385	03/18/2025	HITCH-IT			
		101-2200-42100 OPERATING SUPPL		\$637.94	OPERATING SUPPLIES
		Total for HITCH-IT		\$637.94	
57608 060101032500	03/18/2025	HOLIDAY 3550			
		101-2200-43900 VEHICLE MAINTEN		\$13.50	VEHICLE MAINTENANCE
		101-3100-43900 VEHICLE MAINTEN		\$4.50	VEHICLE MAINTENANCE
		101-2110-43900 VEHICLE MAINTEN		\$72.00	VEHICLE MAINTENANCE
		Total for HOLIDAY 3550		\$90.00	
57609 9026	03/18/2025	HOSE PROS LLC			
		602-9425-42400 SMALL TOOLS/MIN		\$45.98	SMALL TOOLS/MINOR EQUIPMENT
		Total for HOSE PROS LLC		\$45.98	
57610 03052025	03/18/2025	IUOE LOCAL #49			
		101-0000-21714 PW UNION DUES		\$210.00	MONTHLY DUES
		Total for IUOE LOCAL #49		\$210.00	
57611 APPLICATION NO 2	03/18/2025	JL THEIS, INC.			
		404-5200-45450 IMPROVEMENTS R		\$38,372.40	IMPROVEMENTS RAILROAD PARK
		Total for JL THEIS, INC.		\$38,372.40	
57612 W23818	03/18/2025	KILLMER ELECTRIC CO., INC.			
		101-3100-42310 CONTRACTED SER		\$667.80	CONTRACTED SERVICES
		Total for KILLMER ELECTRIC CO., INC.		\$667.80	
57613 14133	03/18/2025	L & S SERVICE SOLUTIONS LLC			
		101-1400-43600 CLEANING SERVIC		\$600.00	CITY HALL/FIRE
		101-2110-43600 CLEANING SERVIC		\$200.00	POLICE
		101-5500-43600 CLEANING SERVIC		\$1,000.00	LIBRARY
		101-3100-42310 CONTRACTED SER		\$200.00	PUBLIC WORKS
		Total for L & S SERVICE SOLUTIONS LI		\$2,000.00	
57614 57233	03/18/2025	LAKE COUNTRY DOOR			
		101-3100-44010 REPAIRS & MAINT.		\$342.80	REPAIRS & MAINT. - BUILDINGS
		Total for LAKE COUNTRY DOOR		\$342.80	

City of Wyoming Check Detail Register

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Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57615 2025	03/18/2025	LAKES CENTER FOR YOUTH & FAMIL			
		206-2110-42100 OPERATING SUPPL	\$3,500.00	OPERATING SUPPLIES	
		Total for LAKES CENTER FOR YOUTH &	\$3,500.00		
57616 16692	03/18/2025	LEAGUE OF MN CITIES			
		101-2110-42080 TRAINING AND IN	\$990.00	TRAINING AND INSTRUCTION	
		Total for LEAGUE OF MN CITIES	\$990.00		
57617 24574	03/18/2025	LENFER AUTOMOTIVE AND TRANSMISSION			
		101-3100-43900 VEHICLE MAINTEN	\$503.33	VEHICLE MAINTENANCE	
		Total for LENFER AUTOMOTIVE AND TI	\$503.33		
57618 1193	03/18/2025	LINDSTROM WHEELHORSE			
		101-3100-42400 SMALL TOOLS/MIN	\$266.24	SMALL TOOLS/MINOR EQUIPMENT	
		Total for LINDSTROM WHEELHORSE	\$266.24		
57619 52870 53415 51198 53182	03/18/2025	MENARDS- FOREST LAKE			
		101-5200-43840 REFUSE	\$170.82	REFUSE	
		101-3100-42400 SMALL TOOLS/MIN	\$180.67	SMALL TOOLS/MINOR EQUIPMENT	
		101-2110-44010 REPAIRS & MAINT.	\$119.97	REPAIRS & MAINT. - BUILDINGS	
		101-3100-44010 REPAIRS & MAINT.	\$769.95	REPAIRS & MAINT. - BUILDINGS	
		101-3100-42400 SMALL TOOLS/MIN	\$31.46	SMALL TOOLS/MINOR EQUIPMENT	
		Total for MENARDS- FOREST LAKE	\$1,272.87		
57620 IN2212972	03/18/2025	MES SERVICE COMPANY LLC			
		101-2200-44040 REPAIRS & MAINT.	\$366.67	REPAIRS & MAINT. - EQUIPMENT	
		Total for MES SERVICE COMPANY LLC	\$366.67		
57621 25-097	03/18/2025	MID AMERICAN SIGNAL			
		101-3100-42260 SIGN MATERIAL/RI	\$2,308.00	SIGN MATERIAL/REPLACEMENT	
		Total for MID AMERICAN SIGNAL	\$2,308.00		

City of Wyoming Check Detail Register

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Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57622	03/18/2025	MIDCONTINENT COMMUNICATIONS			
14463230114591					
	101-1400-43210	TELEPHONE		\$44.23	CITY HALL
	101-1400-42310	CONTRACTED SER		\$950.46	FIBER
	101-2110-43210	TELEPHONE		\$413.96	POLICE DEPT
	101-3100-43210	TELEPHONE		\$125.88	PUBLIC WORKS
	601-9425-43210	TELEPHONE		\$304.45	WELL
	602-9425-43210	TELEPHONE		\$222.25	LIFTSTATIONS
16609590114595					
	101-3100-43210	TELEPHONE		\$36.79	PUBLIC WORKS
	601-9425-43210	TELEPHONE		\$36.79	WELL
	602-9425-43210	TELEPHONE		\$36.81	LIFTSTATIONS
37889910114595					
	101-3100-43210	TELEPHONE		\$36.80	PUBLIC WORKS
	601-9425-43210	TELEPHONE		\$36.80	WELL
	602-9425-43210	TELEPHONE		\$36.79	LIFTSTATIONS
Total for MIDCONTINENT COMMUNIC				\$2,282.01	
57623	03/18/2025	MINNESOTA VALLEY TESTING LABS			
1259806					
	601-9425-43110	LAB COSTS		\$142.50	LAB TESTS
1296365					
	601-9425-43110	LAB COSTS		\$120.00	LAB TESTS
Total for MINNESOTA VALLEY TESTIN				\$262.50	
57624	03/18/2025	MN DEPARTMENT OF HEALTH			
03312025					
	601-0000-22810	SURCHARGE PAYA		\$3,292.00	WATER SUPPLY
Total for MN DEPARTMENT OF HEALTH				\$3,292.00	
57625	03/18/2025	MN DEPT OF LABOR AND INDUSTRY			
ABR0349018X					
	101-2200-42310	CONTRACTED SER		\$10.00	CONTRACTED SERVICES
ABR0348254X					
	101-3100-43120	FEE (GOVERNMENT		\$10.00	FEE (GOVERNMENT-STATE)
Total for MN DEPT OF LABOR AND IND				\$20.00	
57626	03/18/2025	MOMENTUM ADVOCACY, LLP			
1099					
	409-1000-43000	PROFESSIONAL SE		\$3,300.00	PROFESSIONAL SERVICE (GENERAL)
Total for MOMENTUM ADVOCACY, LLP				\$3,300.00	
57627	03/18/2025	NORTHERN SAFETY TECHNOLOGY, INC.			
59022					
	101-3100-42400	SMALL TOOLS/MIN		\$1,255.12	SMALL TOOLS/MINOR EQUIPMENT
Total for NORTHERN SAFETY TECHNOI				\$1,255.12	
57628	03/18/2025	NUSS TRUCK & EQUIPMENT			
PSO182587-1					
	101-3100-44040	REPAIRS & MAINT.		\$162.86	REPAIRS & MAINT. - EQUIPMENT
Total for NUSS TRUCK & EQUIPMENT				\$162.86	

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Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57629 IN200-2003775	03/18/2025	PRECISE MRM LLC			
		101-3100-42310	CONTRACTED SER	\$220.00	CONTRACTED SERVICES
		Total for PRECISE MRM LLC		\$220.00	
57630 03/10/2025	03/18/2025	RENEE ROEHRICK			
		602-0000-11500	ACCOUNTS RECEIV	\$21.39	Sewer Usage
		601-0000-11500	ACCOUNTS RECEIV	\$20.88	Water - Base Fee
		601-0000-11500	ACCOUNTS RECEIV	\$5.89	Water Usage
		651-0000-11500	ACCOUNTS RECEIV	\$4.55	Surface Water Mgmt
		601-0000-11500	ACCOUNTS RECEIV	\$1.13	State Surcharge
		Total for RENEE ROEHRICK		\$53.84	
57631 109019639	03/18/2025	RICOH BUSINESS SYSTEMS			
		101-1400-42150	COPIER	\$144.05	CITY HALL
		101-2110-42240	MAINTENANCE CO	\$77.19	POLICE DEPT
		101-2110-42240	MAINTENANCE CO	\$4.10	FIRE DEPT
		Total for RICOH BUSINESS SYSTEMS		\$225.34	
57632 5071024229	03/18/2025	RICOH USA			
		101-2110-42240	MAINTENANCE CO	\$93.79	POLICE DEPT
		101-1400-42150	COPIER	\$563.66	CITY HALL
5071024972		601-9425-42310	CONTRACTED SER	\$15.34	CONTRACTED SERVICES
		602-9425-42310	CONTRACTED SER	\$15.33	CONTRACTED SERVICES
		Total for RICOH USA		\$688.12	
57633 75951	03/18/2025	ROSENBAUER			
		101-2200-44040	REPAIRS & MAINT.	\$293.77	REPAIRS & MAINT. - EQUIPMENT
		Total for ROSENBAUER		\$293.77	
57634 INV304685	03/18/2025	SAFE-FAST INC			
		101-3100-42300	SAFETY EQUIPME	\$52.37	SAFETY EQUIPMENT
		602-9425-42300	SAFETY EQUIPME	\$52.37	SAFETY EQUIPMENT
		101-5200-42400	SMALL TOOLS/MIN	\$52.39	SMALL TOOLS/MINOR EQUIPMENT
		Total for SAFE-FAST INC		\$157.13	
57635 6026099061	03/18/2025	STAPLES			
		101-1400-42000	SUPPLIES - OFFICE	\$108.42	SUPPLIES - OFFICE/COPY/COMPUTR
6026099060		101-1400-42000	SUPPLIES - OFFICE	\$(53.43)	SUPPLIES - OFFICE/COPY/COMPUTR
		Total for STAPLES		\$54.99	

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Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57636	03/18/2025	SYMBOLARTS			
0522454					
	101-2110-42100	OPERATING SUPPL		\$284.50	OPERATING SUPPLIES
Total for SYMBOLARTS				\$284.50	
57637	03/18/2025	THOMSON REUTERS-WEST PUBLISH			
851586927					
	101-2110-44360	INVESTIGATIONS		\$195.26	INVESTIGATIVE SUITE
Total for THOMSON REUTERS-WEST PI				\$195.26	
57638	03/18/2025	TIMESAVER OFF SITE SECRETARIAL			
30023					
	101-1400-42310	CONTRACTED SER		\$172.00	CONTRACTED SERVICES
30026					
	101-1910-42310	CONTRACTED SER		\$172.00	CONTRACTED SERVICES
30108					
	101-1910-42310	CONTRACTED SER		\$172.00	CONTRACTED SERVICES
30107					
	101-1400-42310	CONTRACTED SER		\$172.00	CONTRACTED SERVICES
Total for TIMESAVER OFF SITE SECRE1				\$688.00	
57639	03/18/2025	UNION HOUSE INC.			
00050052					
	101-3100-44180	UNIFORMS		\$684.94	UNIFORMS
Total for UNION HOUSE INC.				\$684.94	
57640	03/18/2025	VC3, INC.			
VC3190195					
	101-1400-42090	NETWORK MUNICI		\$3,886.49	NETWORK MUNICIPAL COMPUTERS
Total for VC3, INC.				\$3,886.49	
57641	03/18/2025	VERIZON			
6107054408					
	602-9425-43210	TELEPHONE		\$269.81	TELEPHONE
	601-9425-43210	TELEPHONE		\$269.81	TELEPHONE
	101-1400-43210	TELEPHONE		\$83.24	TELEPHONE
	101-2400-43210	TELEPHONE		\$83.24	TELEPHONE
Total for VERIZON				\$706.10	

City of Wyoming Check Detail Register

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Check # Invoice #	Check Date	Vendor Name	General Ledger #	Amount	Comment
57642	03/18/2025	VISA			
635204	101-2110-42100	OPERATING SUPPL		\$279.25	OPERATING SUPPLIES
0383713	101-2110-44330	DUES & SUBSCRIP		\$220.00	DUES & SUBSCRIPTIONS
250363991017705183	101-2110-42070	RECRUITMENT		\$86.66	RECRUITMENT
424088	101-2110-42080	TRAINING AND IN		\$20.00	TRAINING AND INSTRUCTION
MT1BL921MK	101-2110-42100	OPERATING SUPPL		\$2.99	OPERATING SUPPLIES
2304260	101-2110-42100	OPERATING SUPPL		\$17.24	OPERATING SUPPLIES
	101-2200-42100	OPERATING SUPPL		\$35.99	OPERATING SUPPLIES
OID358918	101-2110-44330	DUES & SUBSCRIP		\$65.00	DUES & SUBSCRIPTIONS
27528	101-2200-42100	OPERATING SUPPL		\$178.13	OPERATING SUPPLIES
20250225	401-2110-45000	CAPITAL OUTLAY		\$2,821.53	CAPITAL OUTLAY
5189038	101-2110-42100	OPERATING SUPPL		\$115.56	OPERATING SUPPLIES
9785860	101-2110-42100	OPERATING SUPPL		\$14.88	OPERATING SUPPLIES
0961023	101-2110-42000	SUPPLIES - OFFICE		\$132.39	SUPPLIES - OFFICE/COPY/COMPUTR
6193840	101-2110-42100	OPERATING SUPPL		\$370.88	OPERATING SUPPLIES
9923405	101-2200-42000	SUPPLIES - OFFICE		\$64.99	SUPPLIES - OFFICE/COPY/COMPUTR
9128240	101-2110-44080	UNIFORMS		\$16.99	UNIFORMS
02022025	101-2110-42080	TRAINING AND IN		\$395.00	TRAINING AND INSTRUCTION
Total for VISA				\$4,837.48	
57643	03/18/2025	VISA			
465052697795270	101-3100-42050	SOFTWARE UPGRA		\$56.22	SOFTWARE UPGRADES
1965-0127	601-9425-44330	DUES & SUBSCRIP		\$1,643.05	DUES & SUBSCRIPTIONS
Total for VISA				\$1,699.27	
57644	03/18/2025	VISA			
2509-354014	101-3100-43900	VEHICLE MAINTEN		\$19.98	VEHICLE MAINTENANCE
28206163315013020250	101-3100-44010	REPAIRS & MAINT.		\$471.48	REPAIRS & MAINT. - BUILDINGS
Total for VISA				\$491.46	

City of Wyoming Check Detail Register

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Check # Invoice #	Check Date	Vendor Name	Amount	Comment
General Ledger #				
57645	03/18/2025	VISA		
87986520	101-2400-42080	TRAINING AND IN	\$250.00	TRAINING AND INSTRUCTION
907362	101-2400-42080	TRAINING AND IN	\$485.00	TRAINING AND INSTRUCTION
2205265	101-2400-44330	DUES & SUBSCRIP	\$660.00	DUES & SUBSCRIPTIONS
916082	101-2400-42080	TRAINING AND IN	\$445.00	TRAINING AND INSTRUCTION
02202025	101-2400-43310	TRAVEL EXPENSES	\$344.90	TRAVEL EXPENSES
R5425378406	101-2400-43310	TRAVEL EXPENSES	\$158.44	TRAVEL EXPENSES
Total for VISA			\$2,343.34	
57646	03/18/2025	VISA		
INV293677943	101-1400-44330	DUES & SUBSCRIP	\$15.99	DUES & SUBSCRIPTIONS
0929035	101-1400-42000	SUPPLIES - OFFICE	\$3.79	SUPPLIES - OFFICE/COPY/COMPUTR
7285864	101-2400-42000	SUPPLIES - OFFICE	\$7.75	SUPPLIES - OFFICE/COPY/COMPUTR
02242025	101-1400-44330	DUES & SUBSCRIP	\$8.00	DUES & SUBSCRIPTIONS
02042025	101-1400-43220	POSTAGE	\$21.44	POSTAGE
6682646	101-3100-42000	SUPPLIES - OFFICE	\$17.99	SUPPLIES - OFFICE/COPY/COMPUTR
307662	101-3100-42000	SUPPLIES - OFFICE	\$220.65	SUPPLIES - OFFICE/COPY/COMPUTR
	101-1400-42000	SUPPLIES - OFFICE	\$(31.19)	SUPPLIES - OFFICE/COPY/COMPUTR
	101-3100-42000	SUPPLIES - OFFICE	\$(25.44)	SUPPLIES - OFFICE/COPY/COMPUTR
	101-1400-42000	SUPPLIES - OFFICE	\$(24.99)	SUPPLIES - OFFICE/COPY/COMPUTR
	101-1400-42000	SUPPLIES - OFFICE	\$(26.59)	SUPPLIES - OFFICE/COPY/COMPUTR
6087403	101-3100-42050	SOFTWARE UPGRA	\$45.49	SOFTWARE UPGRADES
Total for VISA			\$232.89	
57647	03/18/2025	WASTE MANAGEMENT CORP SERVICES		
0105624-4812-5	101-5500-43840	REFUSE	\$22.24	LIBRARY 27-16928-33002
	101-5200-43840	REFUSE	\$250.40	CITY MAINT 27-16916-73007
	101-3100-43840	REFUSE	\$123.28	CITY HALL 27-16916-83005
	101-5200-43840	REFUSE	\$149.15	CITY GARAGE 27-16920-33000
Total for WASTE MANAGEMENT CORP			\$545.07	
57648	03/18/2025	WATER CONSERVATION SERVICE		
14820	601-9425-42310	CONTRACTED SER	\$929.10	CONTRACTED SERVICES
Total for WATER CONSERVATION SER			\$929.10	

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Check # Invoice #	Check Date	Vendor Name		
	General Ledger #	mount	Comment	
57649	03/18/2025	WILLIAM & VALERIE KOSKI		
03/12/2025				
	602-0000-11500	ACCOUNTS RECEIV	\$40.38	Sewer Usage
	601-0000-11500	ACCOUNTS RECEIV	\$11.83	Water - Base Fee
	601-0000-11500	ACCOUNTS RECEIV	\$11.13	Water Usage
	651-0000-11500	ACCOUNTS RECEIV	\$2.58	Surface Water Mgmt
	601-0000-11500	ACCOUNTS RECEIV	\$0.64	State Surcharge
Total for WILLIAM & VALERIE KOSKI			\$66.56	
57650	03/18/2025	WSB		
01312025				
	408-3100-43030	ENGINEERING	\$612.50	2023 EAST VIKING BLVD IMPROVEMENTS
	101-1400-43030	ENGINEERING	\$4,932.75	2025 GENERAL ENGINEERING
	651-1000-43030	ENGINEERING	\$254.00	2025 LGU SERVICES
	408-3100-43030	ENGINEERING	\$3,164.00	2024 STREET IMPROVEMENT
	651-9425-43100	MS4 PERMIT - ENC	\$8,280.25	MS4 PROGRAM
	800-0000-20532	SHORE VIEW TWO	\$292.00	SHOREVIEW TWO PRELIM PLAT REVIEW
	408-3100-43030	ENGINEERING	\$647.00	BRIDGE 13506 REPLACEMENT
	800-0000-20569	DIAMOND RIDGE C	\$132.00	EMERALD AVE IMPROVEMENTS PROJECT
	800-0000-20568	MOXNESS SUMMER F	\$73.00	MOXNESS SUMMER FIELDS 1ST ADDITION
	800-0000-20584	NORTHERN TIER C	\$254.00	SUNRISE RIVER WETLAND MITIGATION BANK
	800-0000-20568	MOXNESS SUMMER F	\$73.00	MOXNESS SUMMER FIELDS 2ND ADDITION
	408-3100-43030	ENGINEERING	\$1,062.50	2023 FALLBROOK AVE & 264TH ST
	800-0000-20815	DAHLQUIST KATIE	\$66.00	DAHLQUIST KATIES GLEN ESCROW
	800-0000-20818	CIRCLE K ESCROW	\$62.75	CIRCLE K ESCROW
	408-3100-43030	ENGINEERING	\$1,576.00	2025 STREET IMPROVEMENT PROJECT
Total for WSB			\$21,481.75	
57651	03/18/2025	XCEL ENERGY		
915739335				
	101-3100-43800	UTILITIES-GAS/ELI	\$2,732.28	PARKS
	101-3100-43860	STREET LIGHTS	\$343.48	STOP LIGHTS
	601-9425-43800	UTILITIES-GAS/ELI	\$2,314.83	WELLHOUSE
	101-2110-43800	UTILITIES-GAS/ELI	\$1,421.54	POLICE/PUBLIC WORKS
	101-1400-43800	UTILITIES-GAS/ELI	\$1,332.65	CITY HALL
	101-5500-43800	UTILITIES-GAS/ELI	\$2,115.39	LIBRARY
	101-5200-43800	UTILITIES-GAS/ELI	\$538.00	UTILITIES-GAS/ELEC/SEWER/WATER
915710054				
	602-9425-43800	UTILITIES-GAS/ELI	\$1,663.62	LIFT STATIONS
	601-9425-43800	UTILITIES-GAS/ELI	\$189.25	WELLHOUSE
917037646				
	101-3100-43860	STREET LIGHTS	\$6,873.37	STOP LIGHTS
Total for XCEL ENERGY			\$19,524.41	
57652	03/18/2025	ZIEGLER INC.		
SI000607671				
	101-3100-42910	EQUIPMENT REPAIR	\$623.05	EQUIPMENT REPAIR
Total for ZIEGLER INC.			\$623.05	

City of Wyoming Check Detail Register

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Check #	Check Date	Vendor Name
Invoice #	General Ledger #	mount
		Comment

General Checking Account 10100
Total Amount Being Paid: \$236,572.38
Total Number of Checks: 71

Mayor Iverson

Councilmember Luger

Councilmember Nanko Yeager

Councilmember Schilling

Councilmember Ohnstad

AIA Type Document
Application and Certification for Payment

Pg 1 of 3

TO (OWNER): City of Wyoming
26885 Forest Blvd
Wyoming, MN 55092

PROJECT: Railroad Park Phase 2

APPLICATION NO: 2
PERIOD TO: 3/5/2025

DISTRIBUTION
TO:
_ OWNER
_ ARCHITECT
_ CONTRACTOR

FROM (CONTRACTOR): JL Theis, Inc.
16690 Greystone Lane
Jordan, MN 55352-8330

VIA (ARCHITECT):

ARCHITECT'S
PROJECT NO:

CONTRACT FOR:

CONTRACT DATE: 8/12/2024

CONTRACTOR'S APPLICATION FOR PAYMENT

Application is made for Payment, as shown below, in connection with the Contract.
Continuation Sheet, AIA Type Document is attached.

1. ORIGINAL CONTRACT SUM \$ 201,435.30

2. Net Change by Change Orders \$ 2,129.92

3. CONTRACT SUM TO DATE (Line 1 + 2) \$ 203,565.22

4. TOTAL COMPLETED AND STORED TO DATE \$ 199,526.02

5. RETAINAGE:

a. 5.00 % of Completed Work \$ 9,976.31

b. 0.00 % of Stored Material \$ 0.00

Total retainage (Line 5a + 5b) \$ 9,976.31

6. TOTAL EARNED LESS RETAINAGE \$ 189,549.71
(Line 4 less Line 5 Total)

7. LESS PREVIOUS CERTIFICATES FOR PAYMENT
(Line 6 from prior Certificate) \$ 151,177.31

8. CURRENT PAYMENT DUE \$ 38,372.40

9. BALANCE TO FINISH, INCLUDING RETAINAGE
(Line 3 less Line 6) \$ 14,015.51

CHANGE ORDER SUMMARY	ADDITIONS	DEDUCTIONS
Total changes approved in previous months by Owner	2,941.92	-812.00
Total approved this Month	0.00	0.00
TOTALS	2,941.92	-812.00
NET CHANGES by Change Order	2,129.92	

The Undersigned Contractor certifies that to the best of the Contractor's knowledge, information and belief the work covered by this application for Payment has been completed in accordance with the Contract Documents, that all amounts have been paid by the Contractor for Work for which previous Certificates for Payment were issued and payments received from the owner, and that current payment shown herein is now due.

CONTRACTOR: JL Theis, Inc.
16690 Greystone Lane
Jordan, MN 55352-8330

By: Jamie Theis Date: 3/5/2025
Jamie Theis 1 President

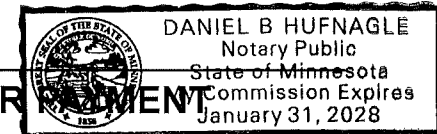
State of: Minnesota

County of: Scott

Subscribed and Sworn to before me this 5th Day of March 20 25

Notary Public: [Signature]

My Commission Expires: 1/31/2028



ARCHITECT'S CERTIFICATE FOR PAYMENT

In Accordance with the Contract Documents, based on on-site observations and the data comprising the above application, the Architect certifies to owner that to the best of the Architect's knowledge, information and belief the Work has progressed as indicated, the quality of the work is in accordance with the Contract Documents, and the Contractor is entitled to payment of the AMOUNT CERTIFIED.

AMOUNT CERTIFIED \$ **\$38,372.40**

(Attach explanation if amount certified differs from the amount applied. Initial all figures on this Application and on the Continuation Sheet that are changed to conform to the amount certified.)

ARCHITECT: [Signature] Date: 3/5/2025
By:

This Certificate is not negotiable. The AMOUNT CERTIFIED is payable only to the Contractor named herein. Issuance, Payment and acceptance of payment are without prejudice to any rights of the Owner or Contractor under this Contract.

AIA Type Document
Application and Certification for Payment

Pg 2 of 3

TO (OWNER): City of Wyoming
26885 Forest Blvd
Wyoming, MN 55092

PROJECT: Railroad Park Phase 2

APPLICATION NO: 2
PERIOD TO: 3/5/2025

DISTRIBUTION
TO:
_ OWNER
_ ARCHITECT
_ CONTRACTOR

FROM (CONTRACTOR): JL Theis, Inc.
16690 Greystone Lane
Jordan, MN 55352-8330

VIA (ARCHITECT):

ARCHITECT'S
PROJECT NO:

CONTRACT FOR:

CONTRACT DATE: 8/12/2024

ITEM	DESCRIPTION	PLAN QTY	UNIT PRICE	SCHEDULED VALUE	PREVIOUSLY COMP QTY/%	PREVIOUS APPL	COMP QTY/% THIS PERIOD	COMP AMT THIS PERIOD	STORED MATERIAL	COMPLETED AND STORED	%	BALANCE
2104.518	REMOVE PAVEMENT	325.000	2.2400	728.00	325.000	728.00	.000	0.00	0.00	728.00	100.00	.00
2106.501	EXCAVATION - COMMON	1.000	38,323.0000	38,323.00	1.000	38,323.00	.000	0.00	0.00	38,323.00	100.00	.00
2360.504	3-INCH BITUMINOUS TRAIL	223.000	42.9000	9,566.70	223.000	9,566.70	.000	0.00	0.00	9,566.70	100.00	.00
2521.518	6" STANDARD CONCRETE PAVEMENT	400.000	14.0000	5,600.00	400.000	5,600.00	.000	0.00	0.00	5,600.00	100.00	.00
2521.518	6" SPECIALTY CONCRETE PAVEMENT	1,160.000	45.0000	52,200.00	1,160.000	52,200.00	.000	0.00	0.00	52,200.00	100.00	.00
2521.518	PAVER INSTALLATION	32.000	32.3000	1,033.60	32.000	1,033.60	.000	0.00	0.00	1,033.60	100.00	.00
2540.501	ADJUST DRINKING FOUNTAIN	1.000	500.0000	500.00	1.000	500.00	.000	0.00	0.00	500.00	100.00	.00
2540.501	RELOCATE BIKE FIX-IT STATION	1.000	500.0000	500.00	1.000	500.00	.000	0.00	0.00	500.00	100.00	.00
2545.501	LIGHTING SYSTEM - BASE	1.000	80,784.0000	80,784.00	.450	36,352.80	.500	40,392.00	0.00	76,744.80	95.00	4,039.20
2573.501	CONSTRUCTION ENTRANCE MAT	1.000	1,400.0000	1,400.00	1.000	1,400.00	.000	0.00	0.00	1,400.00	100.00	.00
2573.502	INLET PROTECTION	1.000	180.0000	180.00	1.000	180.00	.000	0.00	0.00	180.00	100.00	.00
2573.503	SEDIMENT CONTROL LOG TYPE WOOD FIBER	300.000	4.0000	1,200.00	300.000	1,200.00	.000	0.00	0.00	1,200.00	100.00	.00
2575.504	TYPE 1 TURF SEED W/ BLANKET	1,200.000	2.0000	2,400.00	1,200.000	2,400.00	.000	0.00	0.00	2,400.00	100.00	.00
2411.618	RETAINING WALL	108.000	65.0000	7,020.00	108.000	7,020.00	.000	0.00	0.00	7,020.00	100.00	.00
2521.518	CO1.1 6" STANDARD CONCRETE PAVEMENT	-58.000	14.0000	-812.00	-58.000	-812.00	.000	0.00	0.00	-812.00	100.00	.00
2573.503	CO1.1 Common Topsoil Import	30.000	38.0000	1,140.00	30.000	1,140.00	.000	0.00	0.00	1,140.00	100.00	.00
2360.504	CO1.1 3-INCH BITUMINOUS TRAIL	18.110	42.9000	776.92	18.110	776.92	.000	0.00	0.00	776.92	100.00	.00
2411.618	CO1.1 Retaining Wall: +9 sf @\$65/SF	9.000	65.0000	585.00	9.000	585.00	.000	0.00	0.00	585.00	100.00	.00

AIA Type Document
Application and Certification for Payment

TO (OWNER): City of Wyoming 26885 Forest Blvd Wyoming, MN 55092	PROJECT: Railroad Park Phase 2	APPLICATION NO: 2 PERIOD TO: 3/5/2025	DISTRIBUTION TO: _ OWNER _ ARCHITECT _ CONTRACTOR
FROM (CONTRACTOR): JL Theis, Inc. 16690 Greystone Lane Jordan, MN 55352-8330	VIA (ARCHITECT):	ARCHITECT'S PROJECT NO:	

CONTRACT FOR: CONTRACT DATE: 8/12/2024

ITEM	DESCRIPTION	PLAN QTY	UNIT PRICE	SCHEDULED VALUE	PREVIOUSLY COMP QTY/%	PREVIOUS APPL	COMP QTY/% THIS PERIOD	COMP AMT THIS PERIOD	STORED MATERIAL	COMPLETED AND STORED	%	BALANCE
2521.518	CO1.2 Supply 12 SF pavers + donor paver relocation labor	1.000	440.0000	440.00	1.000	440.00	.000	0.00	0.00	440.00	100.00	.00
REPORT TOTALS				\$203,565.22		\$159,134.02		\$40,392.00		\$199,526.02		
									\$.00			\$4,039.20

RESOLUTION NO. 25-03-26

A RESOLUTION APPROVING PAYMENT FOR PAY VOUCHER #2 TO JL THEIS, INC. FOR PHASE 2 OF THE RAILROAD PARK PROJECT IN THE AMOUNT OF \$38,372.40

WHEREAS, the City of Wyoming entered into a Contract with JL Theis, Inc. to complete the second phase of the Railroad Park Project Project; and.

WHEREAS, the WSB Engineer, Candance Amberg, has inspected and approved the work on this project.

NOW, THEREFORE BE IT RESOLVED that the City of Wyoming authorizes the "Payment of Pay Voucher #2" in the amount of \$38,372.40 to JL Theis, Inc. for the second phase of the Railroad Park Project.

THIS RESOLUTION WAS ADOPTED BY THE CITY COUNCIL OF THE CITY OF WYOMING ON THE 18TH DAY OF MARCH, 2025.

Lisa Iverson, Mayor

ATTEST:

Robb Linwood, City Administrator/Clerk

(seal)



March 11, 2025

Presented To: Mayor Iverson and City Council Members
Presented By: Public Safety Director Neil Bauer
Department: Public Safety
Reference: Retirement of Firefighter Paul Schneider
Method: Consent Agenda

Background Information:

Firefighter Paul Schneider has submitted his letter of resignation after 10 years of service to the City of Wyoming fire department. His last day will be March 10, 2025. We wish him well and appreciate his commitment and dedication to the Wyoming community.

Recommendation:

It is my recommendation that the City Council accept the retirement of Paul Schneider effective March 10, 2025.

Neil D. Bauer, Ed.D.
Public Safety Director



PUBLIC SAFETY

P.O. Box 188, 7665 Wyoming Trl., Wyoming, MN 55092
Phone: 651-462-0577 Fax: 651-462-0506



March 11, 2025
Honorable Mayor and City Council
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092

RE: MARCH 18, 2025 CITY COUNCIL MEETING

Dear Mayor and Council Members:

This letter is intended to summarize on-going commercial building projects and zoning issues within the City. Some of these items may be separate agenda matters, while others are for informational purposes only.

Sunrise Flour Mill

A building permit and plans have been received to remodel the existing 24,000 square foot building located at 26327 Fallbrook Avenue into a flour mill for Sunrise Flour Mill. Sunrise Flour Mill is relocating from North Branch. The plans are currently under review.

Fairview Hospital #1

The final inspections for Phase 1 have been approved. Phase 2 consists of minor work in the control room. Framing, plumbing, and HVAC rough-ins have been approved. The permit to remodel the CT scanner room has been issued.

Fairview Hospital #3

Waiting on responses to plan review comments. A permit application to enlarge a room to replace an existing boiler with a larger one has been submitted for review.

Sincerely,

Frederick E. Weck, IV
Zoning Administrator
Building Official #1825
Advanced Septic Inspector, MPCA #C5199
City of Wyoming



DEPARTMENT OF BUILDING SAFETY

P.O. Box 188, 26885 Forest Blvd., Wyoming, MN 55092

Phone: 651-462-4947 Fax: 651-462-3938



**ECKBERG
LAMMERS**
ATTORNEYS AT LAW

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Writer's Email:
tloonan@eckbergammers.com

March 13, 2025

Robb Linwood
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092

Delivered via Email

Re: City of Wyoming
Status Update for the Period of – February 27th – March 13th

Dear Robb:

Our office continues our role as general counsel, answering questions, addressing legal concerns and reviewing items for the City including development matters, law updates, employment matters and policy considerations as requested. We are assisting City staff regarding the mutual cannabis licensing and addressing issues around that matter.

Please contact me directly if you have any questions regarding this correspondence. Thank you for allowing us to serve the City of Wyoming.

Very Truly Yours,

s/ Thomas R. Loonan

Thomas R. Loonan
City Attorney

Stillwater Office
1809 Northwestern Avenue
Stillwater, MN 55082
Phone: 651-439-2878
Fax: 651-439-2923

Hudson Office
430 Second Street
Hudson, WI 54016
Phone: 715-386-3733
Fax: 715-386-6456



Engineer's Report

.....
March 18, 2025

Honorable Mayor and City Council
City of Wyoming, MN
26885 Forest Boulevard
Wyoming, MN 55092

Re: March 18, 2025, City Council Meeting
WSB Project No. 021007-000

Dear Mayor and Council Members:

This engineer's report is intended to update you on engineering activities within the City since the last council meeting. Some of the items below may be on the agenda with more detailed information provided, while the other items below are for informational purposes only.

2025 Street Improvement Project

City Council authorized the preparation of the feasibility study for the 2025 Street Improvement Project. This project is a mill and overlay project for the Hawk Meadows area. Staff have begun some of the preliminary work associated with the feasibility study. Survey and roadway cores have been completed already. The tentative schedule will be to bring the feasibility study to the April 1, 2025, City Council meeting and set the public hearing for the May 6th City Council meeting.

Roadway – General

Staff will discuss the assessment policy at the March 18th work session.

Staff would like to complete our annual road tour in advance of bringing forward an updated 5-Year Capital Improvements Plan for Council consideration. Staff will provide updated road ratings for the road tour.

2024 Street Improvement Project

Staff have talked with the primary contractor about the 2025 schedule and corrective work needed with the 2024 portion of the project. Work is expected to begin in the spring of 2025 on both the 2nd phase of the project and completing the work on the 1st phase of the project. Once a schedule is known, newsletters will resume to keep residents informed of the project timelines.

Katies Glen

Staff have reviewed the work completed to date and authorized the reduction in the letter of credit to 125% of the remaining value of work to be completed. We were notified by the contractor that they intend on performing some of the minor punch list items for the project and will complete the remaining when road restrictions are lifted.

Diamond Ridge Development

The developer is no longer involved with the project and the issuer of the letter of credit is now required to finalize the development. We expect to bring this development to Council for acceptance of the public improvements once remaining punch list items are taken care of. We have also requested the as-builts for the project as required. We have not received a response from an email highlighting all of the remaining requirements. We hope to have this project accepted by the City Council in the spring of 2025.

Sunrise Riverbank Development (residential and commercial)

No New update:

Staff meet with the development team to review current plans for the development of this site. The wetland bank portion of the site is progressing slowly. They have changed engineering companies. The residential portion of the development appears to have more momentum, and we encouraged the developers to prepare a concept for the commercial portion of the site that is supported by the City, County, and State. This will help them work with potential buyers on what actually may be approved. This has been a recurring item that we have discussed with them.

Chisago County is currently working with MNDOT and a consultant on revised preliminary design options for the East Viking Corridor.

Heims Lake Villas North

No New Update:

The contractor has completed paving the final lift of pavement. Punch list items have been completed. The project is nearing the point of project acceptance by City Council. CLFLWD has authorized the security to be released. We need as-builts submitted and warranty information provided to the City prior to acceptance.

Summer Fields Development

No new update:

First Addition (19 lots): The contractor has indicated the project has been completed and all punch list items are complete as well. Upon inspection, there are a few items that remain; however, it is expected that this will be brought to the City in the near future for consideration of acceptance and release of escrow. The developer is working to address these remaining punch list items. The Developer started work installing pipes in the filtration basin on 12/12/2022. Staff has reduced the cash escrow to \$10,000. The remaining work is primarily related to the removal of silt fence and ensure restoration efforts have been made.

Second Addition (15 lots):

No New Update:

Utility Construction, curb and gutter placement and asphalt has been placed. An escrow reduction has been requested and staff is confirming the value of work completed and what remains now that they have submitted the remaining. The escrow reduction has taken place.

Third Addition

No new update.

The developer has indicated that they are currently working on the third addition final plat and construction plans. This is for the completion of the site on the east side of Kettle River Boulevard. Earlier indication was that the third addition was for the next phase on the west side of Kettle River Boulevard.

The next addition on the West side of Kettle River Boulevard will involve the design of a city lift station within the site and will require design and ordering of lift station components. An on-site generator will also be required to be installed at the downstream lift station. The lead time on this is significant and that information has been provided to the developer to make sure this does not impede the timing of this next phase. Lift station design is currently underway as requested by the developer.

Hallberg Storage

No new Update:

The final punch list has been completed. We are waiting to receive the as-built. Once we have it, we can accept the improvements and return the escrow balance.

Thank you for the opportunity to update the Council on current matters in the City.

Sincerely,

WSB and Associates, Inc.

Mark Erichson, P.E., City Engineer



March 11, 2025

Honorable Mayor Iverson and City Council Members Nanko Yeager, Luger, Ohnstad and Schilling,

RE: March 18, 2025 City Council Meeting

Public Works Department Activity

- Responded to snow & ice event on March 5th. We cleared 432 miles, utilized 213 gallons of fuel and 12 tons of salt
- Clean up of wells, water towers, lift stations, trails and park parking lots occurred on Wednesday March 5th & Thursday March 6th
- Posted Spring Weight Restriction Signs and inventoried signage we currently have up at the entrance of the City.
- Performing maintenance work at the library including painting, repairs to wall surfaces and carpet cleaning of the children's area.
- Performed building maintenance to the shared Public Safety and Public Works facility on Wyoming Trail
- Assistant Superintendent Lopez is holding career conversations with the maintenance crew going over goals and getting feedback on growth areas for our department from a front-line perspective.
- Made repairs to plastic border of playground at Banta Park
- Prepped small engines at Swenson Park for seasonal storage

Streets:

Ongoing maintenance to plow equipment and dump trucks including unloading after snow events, washing of equipment and greasing.

Utilities:

The crew completed utility locates in the city. Meter installs as they come through. As spring approaches, we are noticing more locate requests for the HWY 8 project.

PUBLIC WORKS

Phone: 651-462-0580 • Fax: 651-462-0581

PO Box 188 • 26490 Faxton Avenue • Wyoming, MN 55092

- Sanitary Sewer

Staff continue to do rounds checking lift stations. Lift station cleaning is complete.

- Water:

Continuing water testing and monitoring the city's water distribution system. On Call Operator worked with a resident/consumer who had a frozen service line and determined the curb stop was operational. As the weather warmed the line thawed, and their water service was restored.

Surface/Storm Water:

The street sweeper has been picked up for annual maintenance and we are awaiting drop-off. We are utilizing a new vendor for this work. McPhillips Sweeping provides mobile service of mechanical sweepers as well as hands on training for our operators and is recognized as a good sweeping contractor by municipalities and companies alike.

Parks:

Swenson Park ice rink is closed for use due to inclement weather. Assistant Superintendent Lopez monitors the condition of the skating surfaces and determines when and if we need to close. We have seen quite a range of temps since the February 18th meeting which has gone from the rink being open to closed due to dangerous wind chills and now closed because of lack of ice. Trash pickup as needed. Barks & Rec Dog Park is closed for the season and will reopen based on weather & turf conditions in the spring.

Fleet:

Cutting edges for asset #22902, our new tandem axel Western Star 47X plow truck has been installed. The truck is licensed, registered, insured, branded and is being put into service after a DOT inspection. Regular maintenance of vehicles is ongoing.

Respectfully submitted,
Steve Reeves
Public Works Superintendent



March 13, 2025

Re: Public Safety Activity Report – March 18, 2025, City Council Meeting

Police Update

FLOCK System Update

We are continuing to work with FLOCK to provide responses to questions around exploring using FLOCK to identify vehicles involved in criminal activity. FLOCK has provided additional documentation. This can be addressed again at a future work session.

Fire Update

Staffing Update

KSTP-TV recently reached out to do a story on the EMS Responder positions within the fire department. The story created additional interest in the position.

<https://kstp.com/kstp-news/top-news/wyoming-fire-department-hiring-ems-responders-to-fill-staffing-shortage/>

Upcoming Community Outreach Events

5/17/2024	Bike Rodeo – Wyoming Elementary
Spring 2025	Wyoming Police Multicultural Advisory Committee Event
August 5, 2025	Night to Unite – Swenson Park

Neil D. Bauer, Ed.D.
Public Safety Director/Police Chief



wyoming@wyomingmn.org • Phone: 651-462-0575 • Fax: 651-462-0576

PO Box 188 • 26885 Forest Boulevard • Wyoming, MN 55092



Council Communication

Date: March 13, 2024

Presented to: Mayor Iverson and City Council Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: Equalization Hearing

Method: Communications

Background Information:

The Chisago County Assessor's office will be holding their annual equalization meeting on April 15, 2025 at 6:00PM at the Wyoming Library. Signage directing individuals to the Library will be placed at city hall and at the library on the day of the meeting. Staff will also be present at city hall to direct individuals to the meeting location.

The purpose of this meeting is to determine whether taxable property in Wyoming has been properly valued and classified by the assessor, as well as to determine whether corrections need to be made. All persons considering themselves aggrieved by an assessment, or who wish to complain that the property of another is assessed too low, are hereby notified to appear at this meeting, and show cause of having such assessment corrected. Notice of the meeting has been sent to the city's official newspaper, the Chisago County Press, and will be published at least ten days prior to the meeting.

ASSESSMENT NOTICE

Important Information Regarding Assessment and Classification of Property
This may affect your 2026 property taxes.

NOTICE IS HEREBY GIVEN, That the Board of Appeal and Equalization for the City of Wyoming, CHISAGO County, Minnesota, will meet at the Wyoming Library at 6:00 o'clock PM., on Tuesday the 15th day of April 2025 for the purpose of reviewing and correcting the assessment of said City of Wyoming for the year 2025.

The purpose of this meeting is to determine whether taxable property in the jurisdiction has been properly valued and classified by the assessor, and to determine whether corrections need to be made.

All persons considering themselves aggrieved by said assessment, or who wish to complain that the property of another is assessed too low, are hereby notified to appear at said meeting, and show cause of having such assessment corrected. No complaint that another person is assessed too low will be acted upon until the person so assessed or his agent, shall have been notified of such complaint.

If you believe the value or classification of your property is incorrect, please contact your assessor's office to discuss your concerns. If you are still not satisfied with the valuation or classification after discussing it with your assessor, you may appear before the local board of appeal and equalization. The board shall review the valuation, classification, or both if necessary, and shall correct it as needed. Generally, an appearance before your local board of appeal and equalization is required by law before an appeal can be taken to the county board of appeal and equalization.

Given under my hand this _____ day of _____, 2025

Clerk of _____



City Council Communication

Date: March 12, 2025

Presented to: Honorable Mayor Iverson and City Council Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: 2025 Chisago County Housing Study

Method: Communication

Background Information: Attached is the Update to the Comprehensive Housing Needs Analysis for Chisago County, Minnesota, conducted by Maxfield Research and Consulting. This study projects housing demand through 2030 and provides recommendations on the types and quantity of housing needed to accommodate both current and future residents in Chisago County.

Key Findings:

- The study identifies a projected demand for over 5,500 new housing units by 2030.
- Age-restricted senior housing accounts for 1,829 units, driven by an increasing Baby Boomer population.
- General occupancy housing (all-ages) represents 3,695 units, or roughly two-thirds of the total projected demand.

Market Conditions:

- **Tight Housing Market:** The County continues to experience a very low vacancy rate, partially due to the pandemic-related housing boom.
 - General-occupancy rental units: 1.2% vacancy rate, significantly below the market equilibrium.
 - Senior housing: 2.5% vacancy rate, also indicating a need for additional supply.
 - Assisted living and memory care units are at market equilibrium with a 7% vacancy rate.
- **For-Sale Market:**
 - Home values have appreciated by 30% since 2020.
 - The supply of available lots is sufficient for short-term demand, but additional platting is necessary to meet future growth.
 - High interest rates have tempered demand, but anticipated rate cuts in 2025 may stimulate market activity.

Potential Implications for Wyoming and Chisago County:

1. Encouraging Senior Housing Development: The aging population will require more age-restricted housing options, particularly independent living and active adult housing.
2. Supporting Workforce and Family Housing: With demand for general occupancy housing high, the city and county should explore options to expand rental and single-family home development.
3. Facilitating Land Development: Ensuring an adequate supply of developable lots will be critical to maintaining housing affordability and meeting future demand.

4. Monitoring Interest Rate Trends: While affordability remains a challenge due to high interest rates, future adjustments could impact the pace of home sales and development.

SAVE THE DATE: The County will be holding a Chisago County Economic Development Summit on Friday, March 21, 2025 and breakfast will be included. This time it will be held in the morning, 8:00 to 10:00 a.m. The goal is to provide highlights of the Analysis and then for us to discuss how the HRA-EDA and the Cities could use the Analysis. RSVP at the following link: https://forms.office.com/Pages/ResponsePage.aspx?id=cLbRXNKAzk6X0seW-HHwaVuP4j4RiPhJnPLxBQI_cX9UN00zUE9OV1JLWVVYQUk5RDFBS1JPUTJSVi4u

The poster features a background image of a two-story building with a porch. In the top left corner, there is a logo consisting of a stylized white pine tree and a white circular shape with a swoosh. The text "CHISAGO COUNTY HRA-EDA" is written in yellow capital letters at the top. The main title "ECONOMIC DEVELOPMENT SUMMIT: HOUSING" is in large, bold, yellow capital letters. Below the title, the date and time "March 21, 2025 | 8AM to 10AM" and the location "North Branch Library: 6355 379th St North Branch, MN 55056" are listed in white. A yellow banner at the bottom contains the text "Fuel up with breakfast and stay to strategize!" in white, with "breakfast" and "strategize!" in yellow. Below this banner, the text "Register Here" is in yellow, followed by "Please RSVP to assist with space and breakfast arrangements. To register on behalf of someone else, please submit a separate RSVP." in white.

CHISAGO COUNTY HRA-EDA

ECONOMIC DEVELOPMENT SUMMIT: HOUSING

March 21, 2025 | 8AM to 10AM
North Branch Library: 6355 379th St
North Branch, MN 55056

Fuel up with breakfast and stay to strategize!

[Register Here](#)

Please RSVP to assist with space and breakfast arrangements.
To register on behalf of someone else, please submit a separate RSVP.

Comprehensive Housing Needs Analysis Update for Chisago County, Minnesota

Prepared for:

Chisago County
North Branch, MN

November 2024



Maxfield
Research & Consulting

901 Twelve Oaks Center
Suite 501
Minnetonka, MN 55391
612.338.0012
www.maxfieldresearch.com

November 14, 2024

Ms. Nancy Hoffman
Executive Director
Chisago County HRA-EDA
38871 7th Ave
PO Box 815
North Branch, MN 55056

Dear Ms. Hoffman:

Attached is the *Update to the Comprehensive Housing Needs Analysis for Chisago County, Minnesota* conducted by Maxfield Research and Consulting. The study projects housing demand through 2030 and provides recommendations on the amount and type of housing that could be built in Chisago County to satisfy demand from current and future residents over the next decade. The study identifies a potential demand for over 5,500 new housing units through 2030. Driven by the growing Baby Boomer cohort, demand is strong for age-restricted senior housing (1,829 units) whereas all-ages housing accounts for two-thirds of demand (3,695 units).

Overall, the housing market is very tight across the county; in-part led by the pandemic-induced housing boom that further tightened the housing market over the past four years. Our inventory of general-occupancy rental housing found a vacancy rate of 1.2% and senior housing properties posted a vacancy of only 2.5%, which are both below market equilibrium and shows need for additional supply. The senior housing market is bifurcated based on the product types. Active adult and independent living housing units have few vacancies, while assisted living and memory care have elevated vacancies yet at market equilibrium today (7% vacancy rate).

Finally, the for-sale market has experienced record-low supply and strong appreciation over the past few years (+30% since 2020). The lot supply is able to meet short-term demand, as such new lots need to be platted in the near-term. Interest rates are impacting affordability and are holding the real estate in check as buyers are on the side-lines and sellers hold their record-low mortgage rates. However, future rate cuts are anticipated and the housing market is expected to pick-up into 2025.

Detailed information regarding recommended housing concepts can be found in the *Recommendations and Conclusions* section at the end of the report. We have enjoyed performing this study for you and are available should you have any questions or need additional information.

Sincerely,

MAXFIELD RESEARCH AND CONSULTING,

Matt Mullins
Vice President
Attachment

Rob Wilder
Senior Associate

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Key Findings

This section highlights the key findings from the Housing Demand Analysis completed for Chisago County. Calculations of projected housing demand are provided through 2030 and recommendations for housing products to meet projected demand are found in the Conclusions and Recommendations section of the report.

1. Chisago County's population grew substantially during the 2000s and while growth during the 2010s was strong, it was significantly less than the previous decade. Projections for this decade show a faster growth rate which is slightly higher than 2010 to 2020. However, given the higher-interest rate environment, new housing construction growth rates may slow temporarily as sellers do not want to give up their current interest rates and builders slow production with elevated financing costs. Once rates stabilize, growth is expected to accelerate.
2. Chisago County's proximity to the Twin City Metro Area position the county to capture a higher percentage of commuters, hybrid and/or remote workers who desire a smaller community feel yet in proximity to more urban amenities. Employment data shows that 79% of the county workforce commutes out of the county for employment. Although mobility rates are down from the early COVID peak, the hybrid movement is strong and households continue to move for affordability, quality schools, and recreational amenities; providing an opportunity for Chisago County communities.
3. The aging baby boomer generation (ages 60 to 78 in 2024) is impacting the composition of the Chisago County's population. Younger seniors (ages 65 to 74) are projected to grow by 36.5% from 2020 to 2030, while the 75 to 84 age cohort is projected to grow by 60%. Older population growth will result in demand for alternative housing products; both for-sale and rental housing types. At present, there is a need for one-level living options or association-maintained housing products in the county. Age-restricted product with services is abundant for those needing assisted living or memory care assistance but active adult and independent living style product is in short supply.
4. The overall rental vacancy rate for the rental products surveyed in Chisago County was only 1.2%. Rental vacancy rates are well below market equilibrium (1.1% for market rate, 2.2% for affordable, and 0.0% for subsidized). Vacancy rates below equilibrium indicate pent-up demand for additional units at those income levels. While a significant number of rental units have been added over past decade, these units have been absorbed quickly and with high interest rates, the demand for rental housing remains strong as home buyers are on the sidelines.

KEY FINDINGS

5. Rising mortgage rates and low supply have impacted the County's housing market coming out of the pandemic. Sales activity peaked in 2020 with about 981 single-family sales, but transactions have been nearly cut in half with over the past year. Year-to-date 2024 figures appear to be on pace or even lower than 2023. At the same time median sales prices have risen rapidly and consistently over the past decade and especially since the pandemic. Median resale price in 2018 was \$253,000 increasing to \$260,240 by 2019 (2.8%) but experienced a significant jump post pandemic increasing to \$370,000 by 2023 (37%). Inventory has been tighter over the past few years as fewer options are available for buyers, hence the continued appreciation and affordability constraints.
6. New single-family construction remained relatively steady through COVID as an average of 139 single-family homes were built each year from 2018 to 2020. However, high inflation and the increase in mortgage rates coupled with higher housing costs has slowed for-sale new construction by almost half in 2023. Based on recent lot absorption and the newly platted subdivisions in the county, the current lot supply is not adequate and is currently at a three-year supply (a three- to five-year supply is recommended).
7. In the near-term, stubborn inflation and higher mortgage rates are projected to continue to slow the for-sale market and could impact multifamily housing development with rising construction and financing costs. As a result, mobility rates could continue to flatten in the short-term as households remain on the side-lines impacted by affordability and supply constraints. This demand will revert once interest rates stabilize, inflation decreases, and consumer confidence returns. The Federal Reserve's projected rate cuts will likely increase the demand for housing and the appetite for new construction will increase.

Purpose and Scope of Study

Maxfield Research and Consulting was engaged by the Chisago County HRA-EDA to conduct an Update to the 2018 Comprehensive Housing Needs Analysis for Chisago County, Minnesota. The Housing Needs Analysis provides recommendations on the amount and types of housing that should be developed to meet the needs of current and future households who choose to reside in the county.

The scope of this study includes: an analysis of the demographic and economic characteristics of the county; a review of the characteristics of the existing housing stock and building permit trends; an analysis of the market condition for a variety of rental and for-sale housing products; and an assessment of the need for housing by product type in the county. Recommendations on the number and types of housing products that should be considered in the county are also supplied.

Demographic Analysis

- Chisago County's population grew by 5.1% (2,734 people) from 2010 to 2020. Population growth in the county is projected to continue as the population is expected to increase by 7.2% (4,093 people) by 2030. As of 2024, the County is estimated to have a population of 58,838 people as growth rates were higher between 2020 and 2024.
- Household growth was slightly higher than population growth, growing by 7.3% from 2010 to 2020. The County is forecast to see household growth during the 2020s, with forecasted growth of 1,763 households, or 8.4%. Faster household growth relative to population growth typically indicates an aging population.
- Chisago County's population is aging as the 65 and older age cohorts are forecast to grow by 36.5% for 65- to 74-year-olds, 60.2% for 75 to 84 year olds and 45.8% for the age 85+ cohort. The "baby bust" is visible as the 45 to 54 age group sees flat growth and the 55 to 64 age group contracts by 15.2% as the last of the baby boom generation moves out of this age group.
- In 2024, the median household income in Chisago County was estimated to be \$102,724 and is projected to grow 8% to \$110,936 by 2029. The average annual increase of 1.6% in Chisago County is slightly lower than the historical annual inflation rate of 2.7% over the past ten years.
- In Chisago County, 86.6% of all households are estimated to be owned in 2020. Chisago County remained flat from 2010 to 2020 while owner households increased by 8.7%, gaining 3,029 households. From 2020 to 2024, owner households are estimated to have increased by 4.2% and renter households 4.6%.

- Over 51% of renter households in Chisago County were occupied by one- person in 2024 with an additional 22.5% of renter households in Chisago County two-person households. In comparison, two-person owner represent the majority of owned housing at 41%.
- Family households comprised 72.7% of all households in Chisago County in 2020. Married without children households (empty nesters or never nesters) were the most common household type (37.2%) followed by married couples with children (21.5%). Households living alone comprise 21.5% of the county.

Housing Characteristics

- Between 2018 and 2024, 1,477 housing units were permitted averaging about 210 units annually since 2018. Development was heavily weighted for single-family housing versus multifamily housing structures with 63% of the development over the period. Single family units were constructed at an average pace of 134 units per year. While multifamily units averaged 60 units per year.
- Housing development in Chisago County is relatively new with the greatest percentage of homes in Chisago County were built during the 2000s, which comprised 30% of the entire housing stock. Housing development during the 1990s accounted for 27%. Housing built prior to the 1970s accounted for 54% of the housing stock in Chisago County.
- The dominant housing type is the single-family detached home, representing 91% of all owner-occupied housing units in Chisago County. In addition, 33% of renter households are estimated to be single-family detached homes.
- In Chisago County, 25.9% of owner-occupied homes are estimated to be valued from \$300,000 to 399,999. The overall median value of homes in Chisago County is estimated at \$299,800 compared to \$286,800 in the State of Minnesota.
- The median contract rent in Chisago County was estimated at \$929 (see contract rent definition in appendix). Based on a 30% allocation of income to housing, an income of \$37,160 would be needed to afford the median rent. Chisago County is less than the State of Minnesota, where contract rent is estimated at \$1,074.

Employment Trends

- Resident employment in Chisago County has increased by 536 people (1.9%) between 2020 and July 2024. The number of people in the labor force contracted during this period, which is common in many geographies since the COVID-19 pandemic.

EXECUTIVE SUMMARY

- Until the COVID-19 pandemic hit in 2020, the labor force in Chisago County had been growing steadily since 2000 along with those employed. The unemployment rate in comparison has been steadily declining from 8.9% in 2010 to 4.1% in July 2024.
- North Branch is the top home destination for workers in the county with a 9.5% share, followed by Wyoming (4.2%), Lindstrom (4.2%), Chisago Lakes (3.7%), and Rush City (2.4%). About 41% of Chisago County's residents travel less than ten miles to their place of employment, while 8.6% have a commute distance greater than 50 miles.
- Chisago County can be considered an exporter of workers, as the number of residents coming into the county for work (outflow) is greater than the number of workers coming into the county (inflow) for employment. Approximately 8,272 workers came into the county for work while 22,936 workers left and 6,385 live and work in the county, for a net difference of -14,664.
- The Education and Health Services industry is the largest employment sector in Chisago County, providing 5,061 jobs in Q1 2024 (32.4% of the total). The Trade, Transportation, and Utilities sector was the next largest sector with 2,601 workers (16.7% of the total jobs) followed by the Manufacturing sector with 2,373 workers (15.2%).

Rental Housing Market Analysis

- Based on the US Census American Community Survey data, the median gross rent in Chisago County was \$929 in 2022 (see definition of gross rent in appendix). An income of \$37,160 would be needed to afford the median rent allocating 30% of income to housing. The median gross rent in the State of Minnesota is estimated at \$1,178 (26.8% higher than Chisago County).
- Overall, Maxfield surveyed the majority of 27 general occupancy apartment communities with confirmed rents and vacancies. At the time of our survey, overall vacancy rates of 2.2% for market rate units, 0.0% for affordable, and 0.0% for subsidized. The industry standard is 5% vacancy for market rate and 3% for affordable/subsidized for a stabilized rental market, which promotes competitive rates, ensures adequate choice, and allows for unit turnover.
- The plurality of market rate units in Chisago County are two-bedroom units (48%). The following is the unit breakdown, monthly rent ranges, and average rent for each market rate unit type:

○ One-bedroom units:	7%		\$689 to \$1,300		Avg. \$1,016
○ Two-bedroom units:	48%		\$729 to \$1,507		Avg. \$1,267
○ Three-bedroom units:	46%		\$1,180 to \$1,799		Avg. \$1,636

EXECUTIVE SUMMARY

- The plurality of affordable units inventoried in multifamily buildings in Chisago County are two-bedroom units (49%). The following is the unit breakdown, monthly rent ranges, and average rent for each affordable unit type:

○ Studio units:	7%		\$750 to \$950		Avg. \$769
○ One-bedroom units:	38%		\$775 to \$1,180		Avg. \$1,031
○ Two-bedroom units:	48%		\$950 to \$1,500		Avg. \$1,172
○ Three-bedroom units:	5%		\$985 to \$1,700		Avg. \$1,268

Senior Housing Market Analysis

- Maxfield Research identified 26 senior housing properties in Chisago County with 945 units, of which 47% of the units provide service-enhanced housing. These include 129 independent living units, 240 assisted living units and 70 memory care units. Active adult housing consists of 62 market rate units, 210 affordable units, and 234 subsidized units.
- Among properties that provided complete survey data, there was an overall vacancy rate of 2.5% for senior properties. The equilibrium vacancy rates for senior housing are between 2% and 7% (2% for subsidized active adult housing and 7% for assisted living and memory care). The highest vacancy rates were found in assisted living and memory care units, with 6.9% and 7.1% respectively (at equilibrium).
- A 93% occupancy rate is generally considered equilibrium in assisted living and memory care housing, while 95% occupancy considered equilibrium in independent living and active adult. As such, the current supply of service-enhanced units appears to be in equilibrium while the active adult units look to be undersupplied.

For-Sale Housing Market Analysis

- Chisago County has averaged 5,500 single-family resales and 620 townhome resales annually since 2018. Transaction activity peaked in 2020 with 981 single-family resales and 112 multifamily resales. With increased mortgage rates due to recent inflation, single-family sales declined to 651 and townhomes to 87 in 2023. Only 540 single-family and 62 townhomes resales have occurred through October 2024.
- Single-family home prices have increased substantially since 2018. The data below indicates that almost all single-family home resale prices are now above \$300,000. Multifamily resale prices also increased substantially.

Single-Family

	<u>2018</u>		<u>2024</u>
\$200K-300K	48%	\$200K-300K	13%
\$300K-400K	21%	\$300K-400K	42%
\$400K+	8%	\$400K+	42%

Multifamily (Townhome)

	<u>2018</u>		<u>2024</u>
Less 200K	36%	Less 200K	2%
\$200K-300K	41%	\$200K-300K	48%
\$300K+	6%	\$300K+	48%

- The median resale price of single-family homes in Chisago County was 41% higher as of 2023 (\$375,000) when compared to 2018 (\$253,000). Through October 2024, the median resale price has increased to \$375,000 (4.8%) from the previous year; however supply has been limited and interest rate hikes are impacting affordability.
- Inventory (i.e. homes for sale) has been low recently with only 181 homes listed in the county as of October 2024: resulting in a tighter market of homes for sale for buyers. Limited homes were available at all price ranges with 32% of the listings priced between \$300,000 to \$399,999. Overall, 80% of listings were priced between \$300,000 and \$750,000. Only 11% of homes were priced below \$300,000.
- Based on the median list price of \$426,100 in Chisago County for a single-family home, the income required to afford a home at this price would be about \$121,742 to \$142,033 based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt).
- Maxfield Research inventoried 35 subdivisions with 336 vacant developed lots. Only twelve subdivisions were identified with attached twin home/townhome units and 177 vacant developed lots. Based on annual starts, the current lot supply in the county is about three-years deep. A three- to five-year lot supply is recommended and thus Chisago County is severely lacking the suggested lot supply.

Development Pipeline

- There are two multifamily projects in the county that are under construction, approved, or planned. There is a general occupancy market rate rental project in North Branch with 122 units that is expected to break ground in late 2024 or early 2025, and there is a senior affordable independent living facility proposed in North Branch.

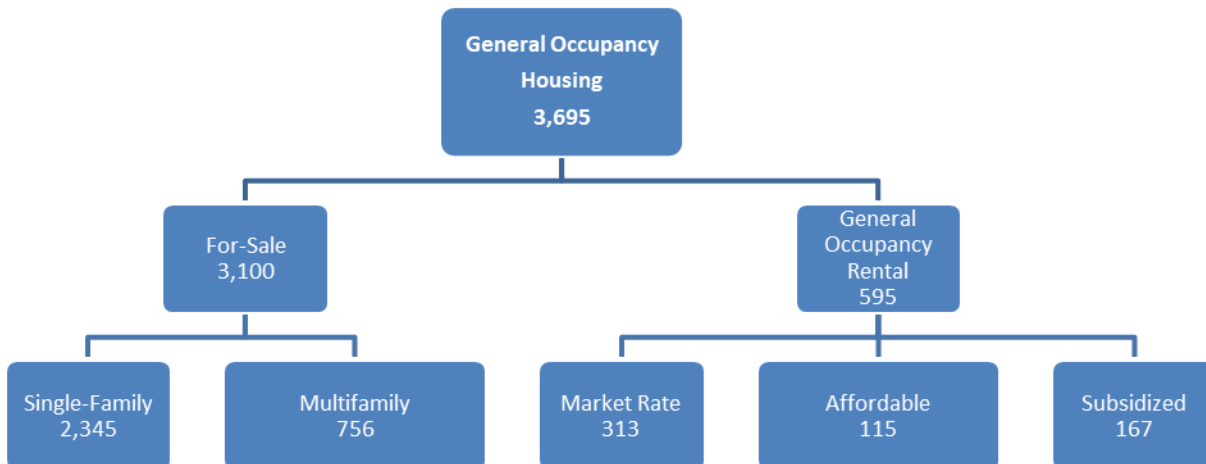
Housing Affordability

- In Chisago County, about 47.4% of renter households and 18.6% of owner householders are estimated to be paying more than 30% of their income for housing costs. Compared to the Minnesota average, the percentage of cost burdened renter households is on-par with the state of 44% and owner households at 18%.
- An estimated 45% of existing renter households in the county can afford to rent an existing one-bedroom unit in Chisago County (\$800/month) and an estimated 45% that can afford an existing two-bedroom unit (\$1,210/month).
- Approximately 17% of all county households could afford to purchase an entry-level home in Chisago County (\$350,000) and 14% of all households would income qualify for move-up buyers (\$450,000). (Based on interest rates in October 2024).

Housing Needs Analysis Summary

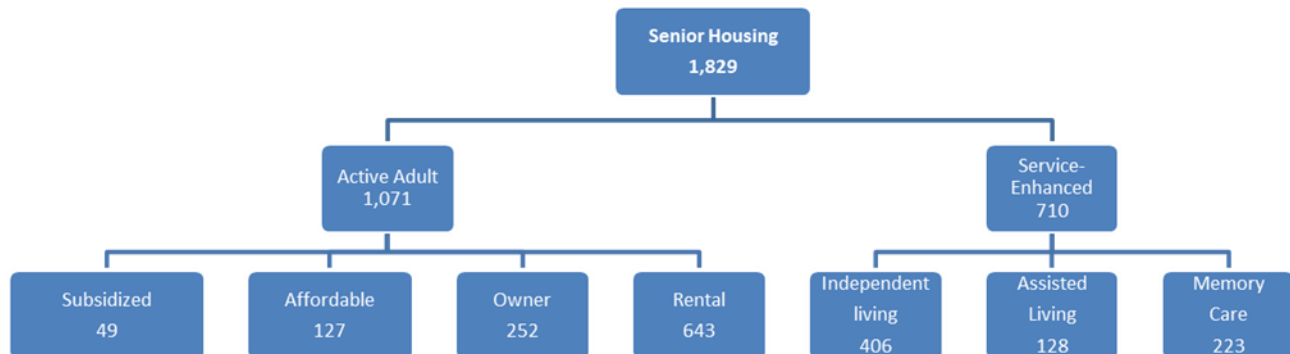
- Based on our calculations, demand exists in Chisago County for the following general occupancy product types between 2024 and 2030:

Chisago County Projected General Occupancy Demand, 2024 – 2030



- In addition, we find demand for multiple senior housing product types. By 2030, demand in Chisago County for senior housing is forecast for the following:

Chisago County Projected Senior Demand, 2024 – 2030



- Recommended product types for Chisago County are shown on the following page:

Detailed demand calculations and recommendations by submarket are provided in more detail in the recommendations and conclusions section of the report.

EXECUTIVE SUMMARY

TABLE CR-1 HOUSING RECOMMENDATIONS BY SUBMARKET 2024 to 2030						
Housing Type/Program	Purchase Price/ Monthly Rent Range¹	Chisago Lakes '24-'30	North Branch '24-'30	Rush City '24-'30	Taylors Falls '24-'30	Wyoming '24-'30
For-Sale Housing (New Construction)						
Single-family - (New lots needed)		x	x	x		x
Single-family by Price						
Entry-Level	<\$350,000	x	x	x	x	x
Move-up	\$450,000 - \$700,000	x	x	x	x	x
Executive	\$700,000+	x	x		x	x
Twinhomes/Townhomes/Villas						
Entry-level	<\$250,000	x	x	x	x	x
Move-up	\$300,000+	x	x	x	x	x
General Occupancy Rental Housing						
Market Rate Traditional Multi-story ²	\$1,200/1BR - \$1,800/3BR	x	x	x	x	x
Market Rate Townhomes ²	\$1,500/2BR - \$2,000/3BR	x	x	x	x	x
Affordable/Subsidized	Per Income Guidelines	x	x	x		
Senior Housing						
Market Rate						
Active Adult - For-Sale Coop	\$125,000+ (plus monthly fee)	x	x		x	x
Active Adult - Rental	\$1,400 - \$1,900	x	x	x	x	x
Independent Living	\$2,000 - \$3,300	x	x			x
Assisted Living	\$3,500 - \$5,000	x				
Memory Care	\$4,500 - \$7,000	x	x			
Affordable Senior Housing						
Active Adult	Per Income Guidelines	x	x	x	x	x
Note: Although many of the smaller communities show housing demand for a variety of housing types; it will not be feasible due to the economies of scale needed. Therefore, recommendations are based on the need and density needed to be feasible.						
¹ Blended average across Chisago County. Pricing will vary from submarket to submarket across the county. Base pricing, senior housing will very considerably based on personal care services packages and number of occupants.						
² Market rate multifamily housing could be developed in either apartment-style or townhome style design						
Source: Maxfield Research & Consulting						

Purpose and Scope of Study

Maxfield Research and Consulting was engaged by the Chisago County HRA to conduct an Update to the *Comprehensive Housing Needs Analysis* for Chisago County, Minnesota. The Housing Needs Analysis provides recommendations on the amount and types of housing that should be developed in order to meet the needs of current and future households who choose to reside in the County.

The scope of this study includes: an analysis of the demographic and economic characteristics of the County; a review of the characteristics of the existing housing stock and building permit trends; an analysis of the market condition for a variety of rental, senior, and for-sale housing products; and an assessment of the need for housing by product type in the County. Recommendations on the number and types of housing products that should be considered in the County are also supplied.

Methodology

During the course of the study a number of resources were utilized to obtain information in the analysis. The primary data and information sources include the following:

- U.S. Census Bureau; American Community Survey
- Minnesota Department of Employment and Economic Development (DEED)
- United States Department of Housing and Urban Development (HUD)
- ESRI, Inc.
- CoStar
- Greater Minneapolis Area Association of Realtors
- Chisago County
- City staff from communities across Chisago County
- Longitudinal Employer-Household Dynamics (LEHD)
- Zonda Marketing
- Minnesota Geospatial Commons
- Minnesota Housing Finance Agency (MHFA)
- Novogradac
- Phone calls/emails from property owners/managers, realtors, brokers, developers, employers and others, etc.

Introduction

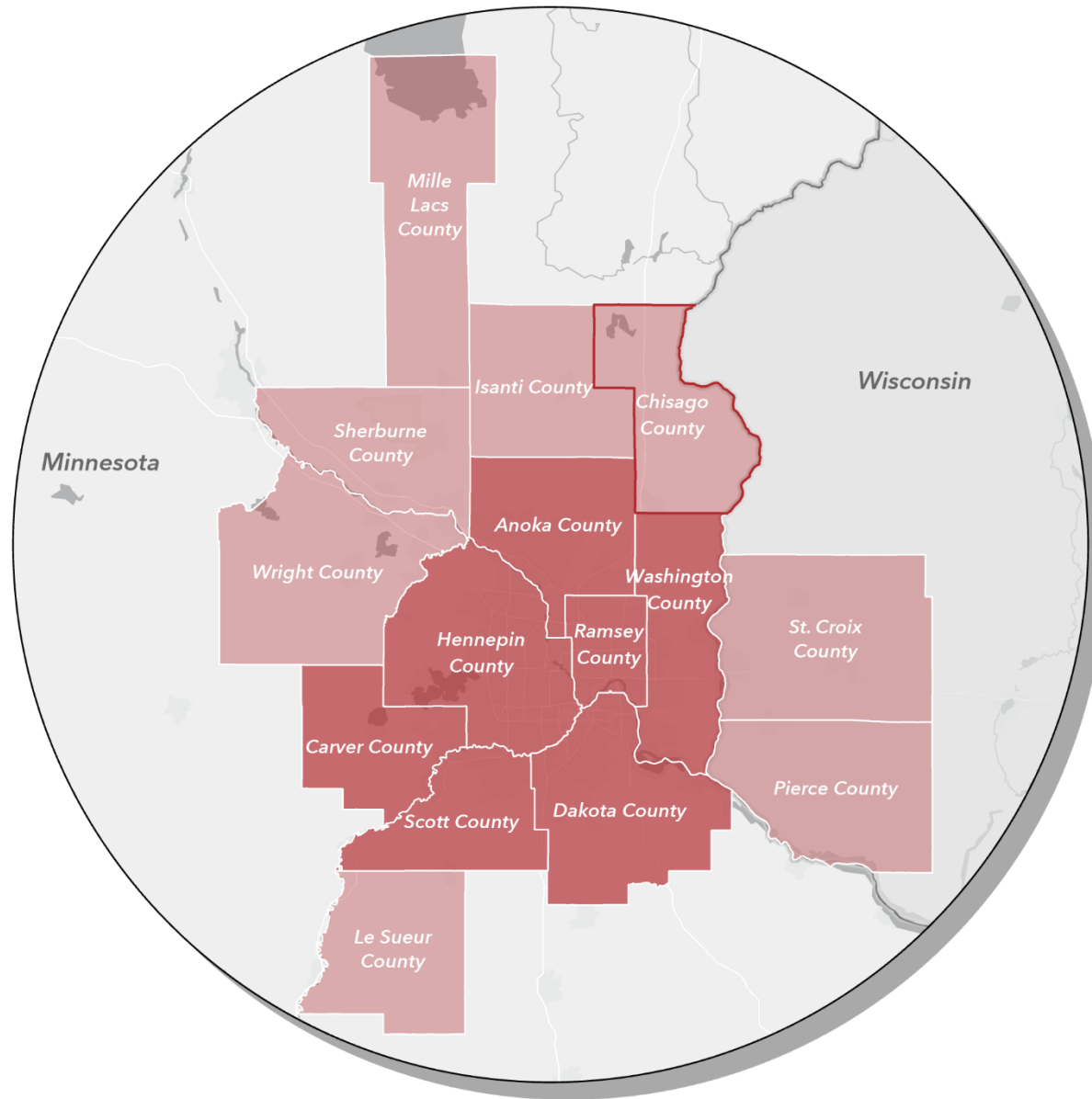
This section of the report examines factors related to the current and future demand for both owner and renter-occupied housing in Chisago County, Minnesota. It includes an analysis of population and household growth trends and projections, projected age distribution, household income, net worth, household types and household tenure. A review of these characteristics will provide insight into the demand for various types of housing in the County.

Chisago County Overview

Chisago County is located in east-central Minnesota and encompasses geographic area that is roughly 442 square miles. There are 10 cities and 8 townships within Chisago County. Center City is the County Seat while the most populous city is North Branch. Wyoming is the next largest city, followed by Chisago City and Lindstrom. Chisago County has three major transportation corridors running through the county; Interstate 35W (north to south) and U.S. Highway 8 and Minnesota Highway 95 (east to west). Chisago County is surrounded by Pine County to the north, Washington County to the south, Isanti County & Anoka County to the west, and Wisconsin to the east separated by the St. Croix River. Chisago County is located the following distances from other regional communities:

- St Paul: 25 miles
- Minneapolis: 30 miles
- Bloomington: 40 miles
- St Cloud: 58 miles
- Duluth: 100 miles
- Rochester: 102 miles

Regional Location

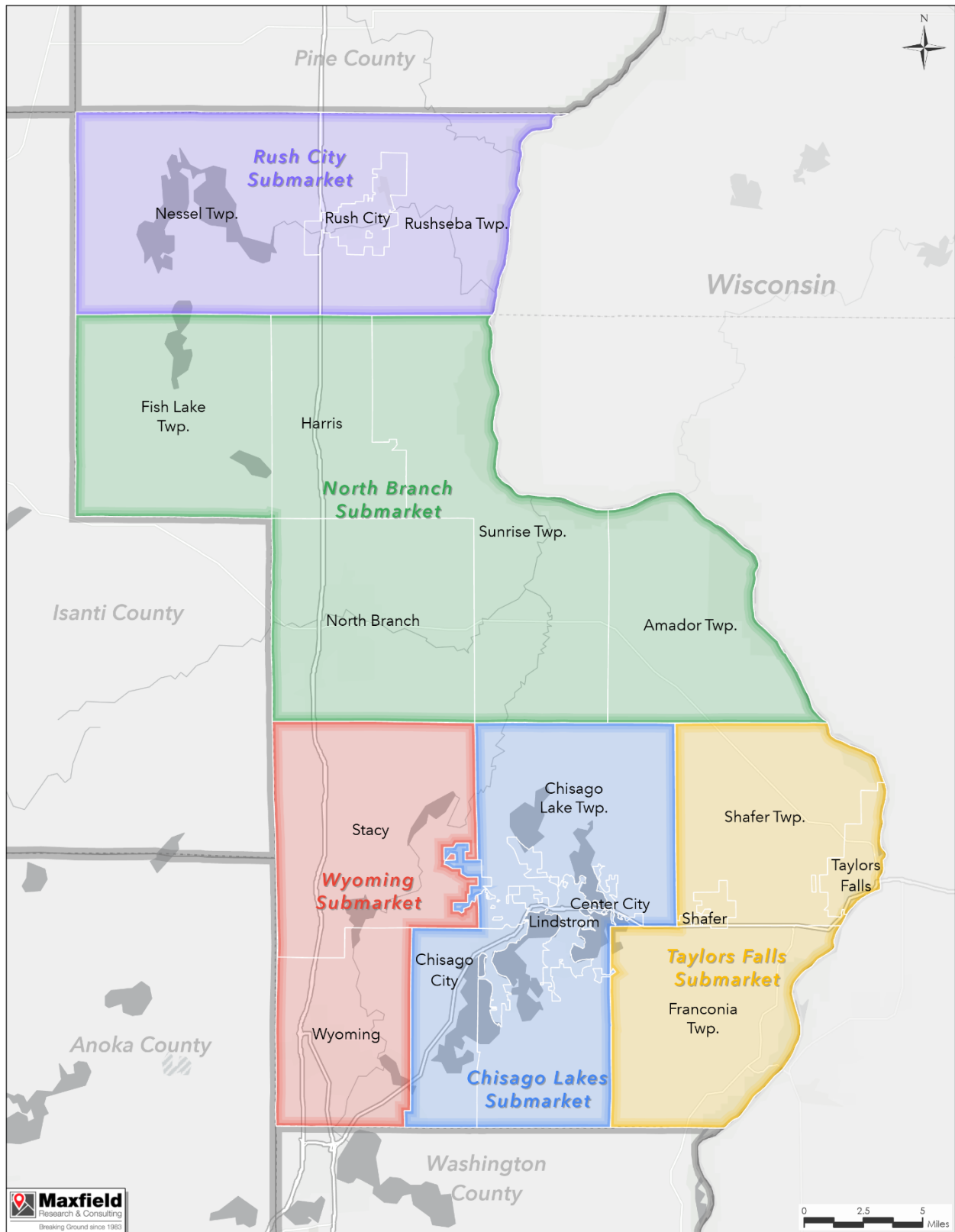


Chisago County Submarket Definitions

For purposes of the housing analysis, Chisago County was divided into five submarkets; Chisago Lakes, North Branch, Rush City, Taylors Falls, Wyoming. Subsequent data in the housing analysis is illustrated by submarket and county-wide. Please note, there was a change in submarket definitions from the 2018 housing study as the City of Stacy annexed Lent Township. Hence, Lent Township was moved from the North Branch submarket to the Wyoming submarket.

FIGURE 1 CHISAGO COUNTY SUBMARKETS DEFINITION		
Chisago Lakes Submarket		
Center City Lindstrom	Chisago City	Chisago Lakes Twp.
North Branch Submarket		
Amador Twp. North Branch	Fish Lake Twp. Sunrise Twp.	Harris
Rush City Submarket		
Nessel Twp.	Rush City	Rushseba Twp.
Taylors Falls Submarket		
Franconia Twp. Taylors Falls	Shafer	Shafer Twp.
Wyoming Submarket		
Stacy ¹	Wyoming	
¹ In December 2023, the City of Stacy annexed Lent Township.		
Source: Maxfield Research & Consulting		

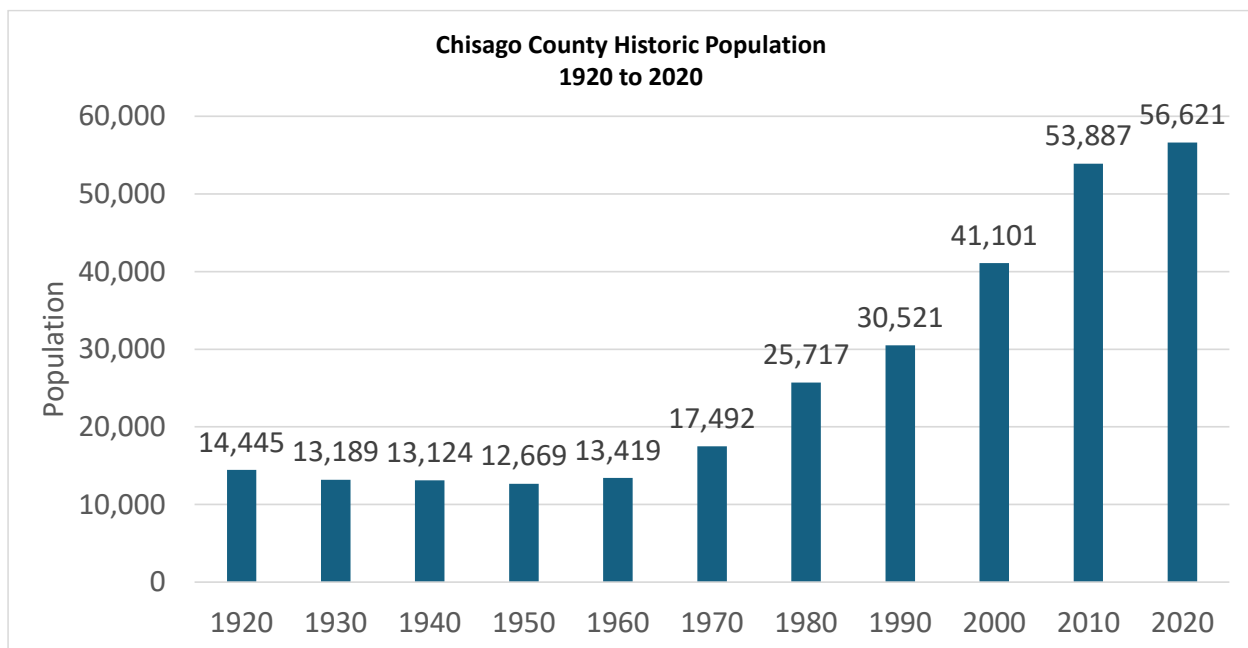
Chisago County Submarkets



Historic Population

The figure below shows historic Chisago County population sourced from the U.S. Census Bureau from 1900 to 2020.

- The population in Chisago County fluctuated between 1900 to 1950, after which the population grew exponentially every decade since, with the greatest percentage growth occurring between 1970 and 1980 (47%).
- Between 1920 to 1950, the population of Chisago County has declined at an average rate of -3.1% per decade. However, between 1970 and 2010 most decades grew by an average of 32% by decade, before leveling off in 2020.

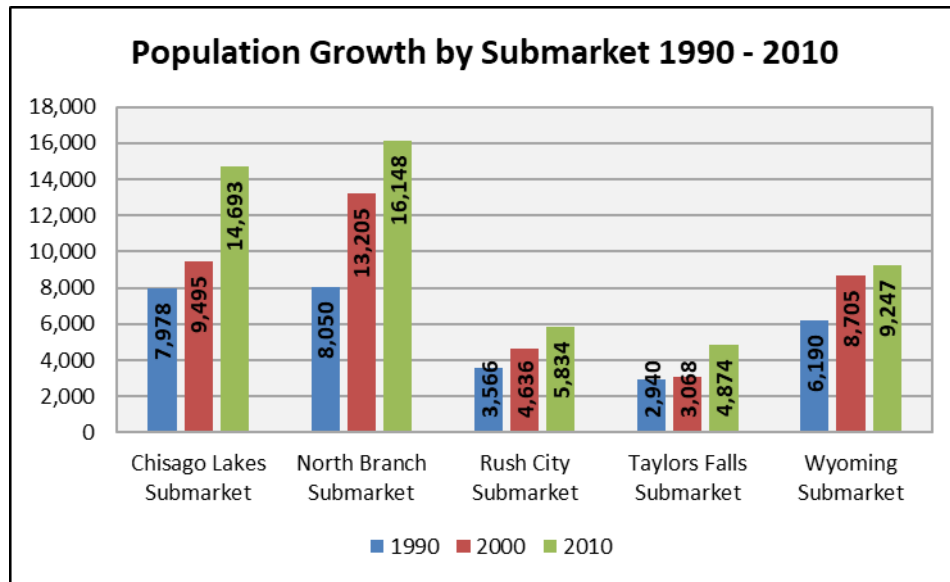


Population and Household Growth from 1990 to 2010

Tables D-1 and D-2 present the population and household growth of each submarket in Chisago County in 1990, 2000, and 2010. The data is from the U.S. Census.

Population

- From 1990 to 2010, the population of Chisago County grew by 23,366, roughly a 76% increase.
- From 1990 to 2000, the most significant change in population occurred in the North Branch submarket. This submarket grew by 54.3%, gaining 5,350 people.



- The North Branch submarket represents the largest population in Chisago County, accounting for 32% of the Chisago County population in 1990 and growing to 30% of the county population in 2010.
- Note that as of 2023, Stacy has mostly annexed Lent Township, with Wyoming annexing a smaller portion. In the 2018 study, Lent Township was part of the North Branch Submarket. It is now included in the Wyoming submarket.
- The major population growth was occurring within the City of North Branch as well as in Lent Township between 2000 and 2010. In the Chisago Lake submarket, growth occurred mainly in Chisago City, Lindstrom, and Chisago Lake Township. Rush City had the greatest population growth in the Rush City Submarket, while the City of Shafer saw the most growth in the Taylors Falls submarket. Finally, in the Wyoming submarket, the City of Wyoming saw the greatest population growth between 2000 and 2010.

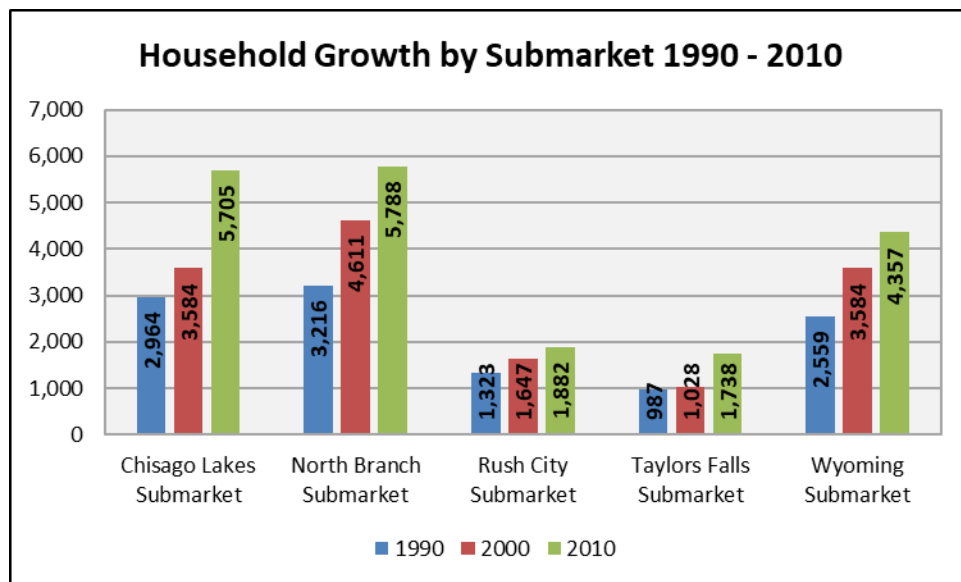
DEMOGRAPHIC ANALYSIS

TABLE D-1 HISTORIC POPULATION GROWTH TRENDS CHISAGO COUNTY 1990 - 2020											
	Historic Population					Change					
	Census					1990 - 2000		2000 - 2010		2010 - 2020	
	1990	2000	2010	2020		No.	Pct.	No.	Pct.	No.	Pct.
Chisago Lakes Submarket											
Cities											
Center City	451	582	628	629	131	29.0%	46	7.9%	1	0.2%	
Chisago City	2,009	2,622	4,967	5,558	613	30.5%	2,345	89.4%	591	11.9%	
Lindstrom	2,461	3,015	4,442	4,888	554	22.5%	1,427	47.3%	446	10.0%	
Townships											
Chisago Lakes Township	3,057	3,276	4,656	4,818	219	7.2%	1,380	42.1%	162	3.5%	
North Branch Submarket											
Cities											
Harris	843	1,121	1,132	1,111	278	33.0%	11	1.0%	-21	-1.9%	
North Branch	4,267	8,023	10,125	10,787	3,756	88.0%	2,102	26.2%	662	6.5%	
Townships											
Amador Township	632	744	885	842	112	17.7%	141	19.0%	-43	-4.9%	
Fish Lake Township	1,183	1,723	2,012	2,193	540	45.6%	289	16.8%	181	9.0%	
Sunrise Township	1,125	1,594	1,994	2,107	469	41.7%	400	25.1%	113	5.7%	
Rush City Submarket											
Cities											
Rush City	1,497	2,102	3,079	3,228	605	40.4%	977	46.5%	149	4.8%	
Townships											
Nessel Township	1,354	1,765	1,951	1,907	411	30.4%	186	10.5%	-44	-2.3%	
Rushseba Township	715	769	804	815	54	7.6%	35	4.6%	11	1.4%	
Taylors Falls Submarket											
Cities											
Shafer	368	343	1,045	1,142	-25	-6.8%	702	204.7%	97	9.3%	
Taylors Falls	694	951	976	1,055	257	37.0%	25	2.6%	79	8.1%	
Townships											
Franconia Township	1,151	1,128	1,805	1,713	-23	-2.0%	677	60.0%	-92	-5.1%	
Shafer Township	727	646	1,048	1,131	-81	-11.1%	402	62.2%	83	7.9%	
Wyoming Submarket											
Cities											
Wyoming	2,142	3,048	7,791	8,032	906	42.3%	4,743	155.6%	241	3.1%	
Stacy	1,081	1,278	1,456	1,703	197	18.2%	178	13.9%	247	17.0%	
Lent Township**	1,797	1,992	3,091	2,962	195	10.9%	1,099	55.2%	-129	-4.2%	
Townships											
*Wyoming Township	2,967	4,379	N/A	N/A	1,412	47.6%	N/A	N/A	N/A	N/A	
Chisago County	30,521	41,101	53,887	56,621	10,580	34.7%	12,786	23.7%	2,734	5.1%	
Minnesota	4,375,099	4,919,479	5,303,925	5,706,494	544,380	12.4%	384,446	7.2%	402,569	7.6%	
*Annexed in 2008 by the cities of Wyoming, Stacy, and Chisago City											
**Annexed in 2023 by the cities of Stacy, Chisago City and North Branch.											
Sources: U.S. Census; State Data Center of Minnesota; Maxfield Research & Consulting											

Households

Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can result from changing demographics of the population base, which results in demand for different housing products.

- The Wyoming submarket reported the largest proportional household change, gaining 45% of its households between 1990 and 2000, while the North Branch submarket saw the greatest increase in number of households, gaining 1,512 households in that time.
- Between 2000 and 2010, the Taylors Falls submarket saw a 75% increase in households and the Chisago Lakes submarket saw a 62% increase, the two highest among all submarkets in Chisago County.



- The North Branch submarket represents the largest share of households in Chisago County, accounting for 34% of the Chisago County's households in 1990 and growing to 37% of the county's households in 2010.

DEMOGRAPHIC ANALYSIS

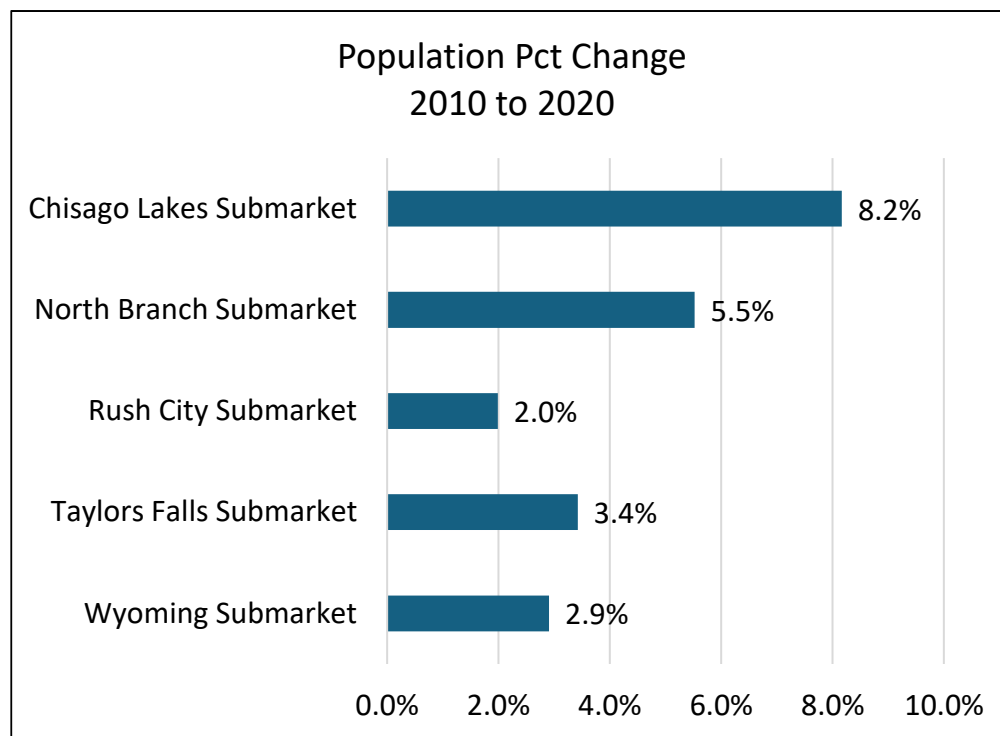
TABLE D-2 HISTORIC HOUSEHOLDS GROWTH TRENDS CHISAGO COUNTY 1990 - 2020										
	Historic Households				Change					
	Census				1990 - 2000		2000 - 2010		2000 - 2010	
	1990	2000	2010	2020	No.	Pct.	No.	Pct.	No.	Pct.
Chisago Lakes Submarket										
Cities										
Center City	145	194	247	254	49	33.8%	53	27.3%	7	2.8%
Chisago City	754	1,038	2,051	2,223	284	37.7%	1,013	97.6%	172	8.4%
Lindstrom	1,009	1,225	1,774	1,929	216	21.4%	549	44.8%	155	8.7%
Townships										
Chisago Lakes Township	1,056	1,127	1,633	1,733	71	6.7%	506	44.9%	100	6.1%
North Branch Submarket										
Cities										
Harris	286	377	423	430	91	31.8%	46	12.2%	7	1.7%
North Branch	1,949	2,815	3,604	3,932	866	44.4%	789	28.0%	328	9.1%
Townships										
Amador Township	216	264	311	317	48	22.2%	47	17.8%	6	1.9%
Fish Lake Township	408	617	755	807	209	51.2%	138	22.4%	52	6.9%
Sunrise Township	357	538	695	733	181	50.7%	157	29.2%	38	5.5%
Rush City Submarket										
Cities										
Rush City	578	705	844	930	127	22.0%	139	19.7%	86	10.2%
Townships										
Nessel Township	505	668	736	744	163	32.3%	68	10.2%	8	1.1%
Rushseba Township	240	274	302	297	34	14.2%	28	10.2%	-5	-1.7%
Taylors Falls Submarket										
Cities										
Shafer	126	124	379	424	-2	-1.6%	255	205.6%	45	11.9%
Taylors Falls	296	369	413	456	73	24.7%	44	11.9%	43	10.4%
Townships										
Franconia Township	315	316	568	625	1	0.3%	252	79.7%	57	10.0%
Shafer Township	250	219	378	416	-31	-12.4%	159	72.6%	38	10.1%
Wyoming Submarket										
Cities										
Wyoming	709	1,023	2,738	2,909	314	44.3%	1,715	167.6%	171	6.2%
Stacy	376	466	548	733	90	23.9%	82	17.6%	185	33.8%
**Lent Township	540	657	1,071	1,102	117	21.7%	414	63.0%	31	2.9%
Townships										
*Wyoming Township	934	1,438	N/A	N/A	504	54.0%	N/A	N/A	N/A	N/A
Chisago County	11,049	14,454	19,470	19,892	3,405	30.8%	5,016	25.8%	422	2.2%
Minnesota	1,848,445	1,895,127	2,087,227	2,253,990	46,682	2.5%	192,100	9.2%	166,763	8.0%
*Annexed in 2008 by the cities of Wyoming, Stacy, and Chisago City										
**Annexed in 2023 by the cities of Wyoming and Stacy.										
Sources: U.S. Census; State Data Center of Minnesota; Maxfield Research & Consulting										

Population and Household Estimates and Projections

Table D-3 presents population and household growth trends and projections for Chisago County through 2030. Estimates and projections for 2024 through 2035 are based on information from ESRI (a national demographics service provider) and adjusted by Maxfield Research and Consulting based on local trends.

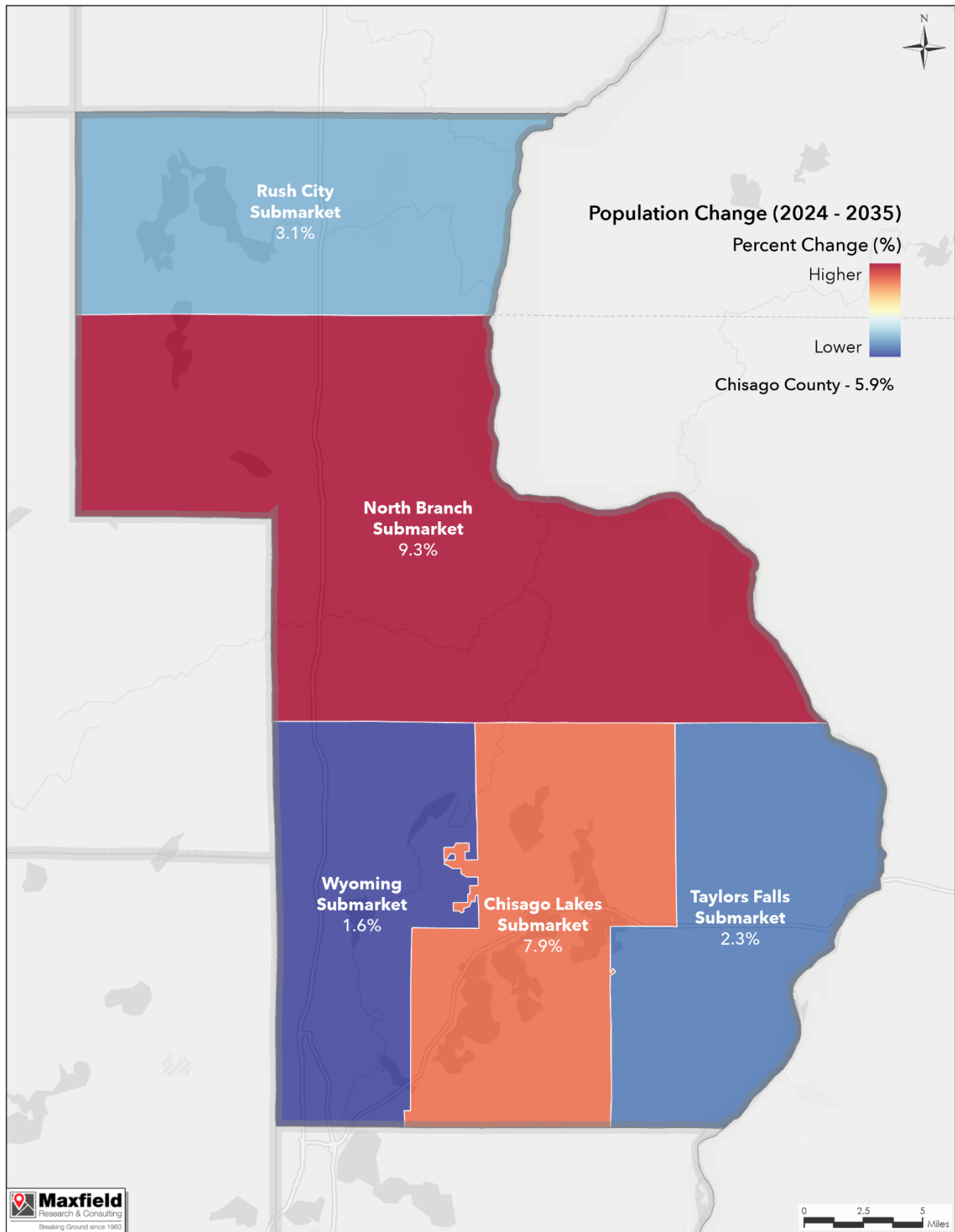
DEMOGRAPHIC ANALYSIS

- Chisago County is expected to experience a 7.2% increase in population between 2020 and 2030. The projected population increase will be faster than the population increase experienced in the decade between 2010 and 2020 (5.1%).
- The Chisago Lakes submarket reported the largest population increases between 2010 and 2020 (8.2%, respectively). North Branch experienced the next fastest growth, with its population increasing by 5.5% during the 2010s, growth of 892 people. The rest of the submarkets grew at slower paces than the County as a whole.
- Between 2020 and 2030, the largest population growth is projected in the North Branch submarket, where the population is projected to increase by 10.9% (1,855 people) followed by the Chisago Lakes Submarket, which is forecast to grow by 8.6%, or 1,365 people during the 2020s. All submarkets are forecast to see population growth during the 2020s.

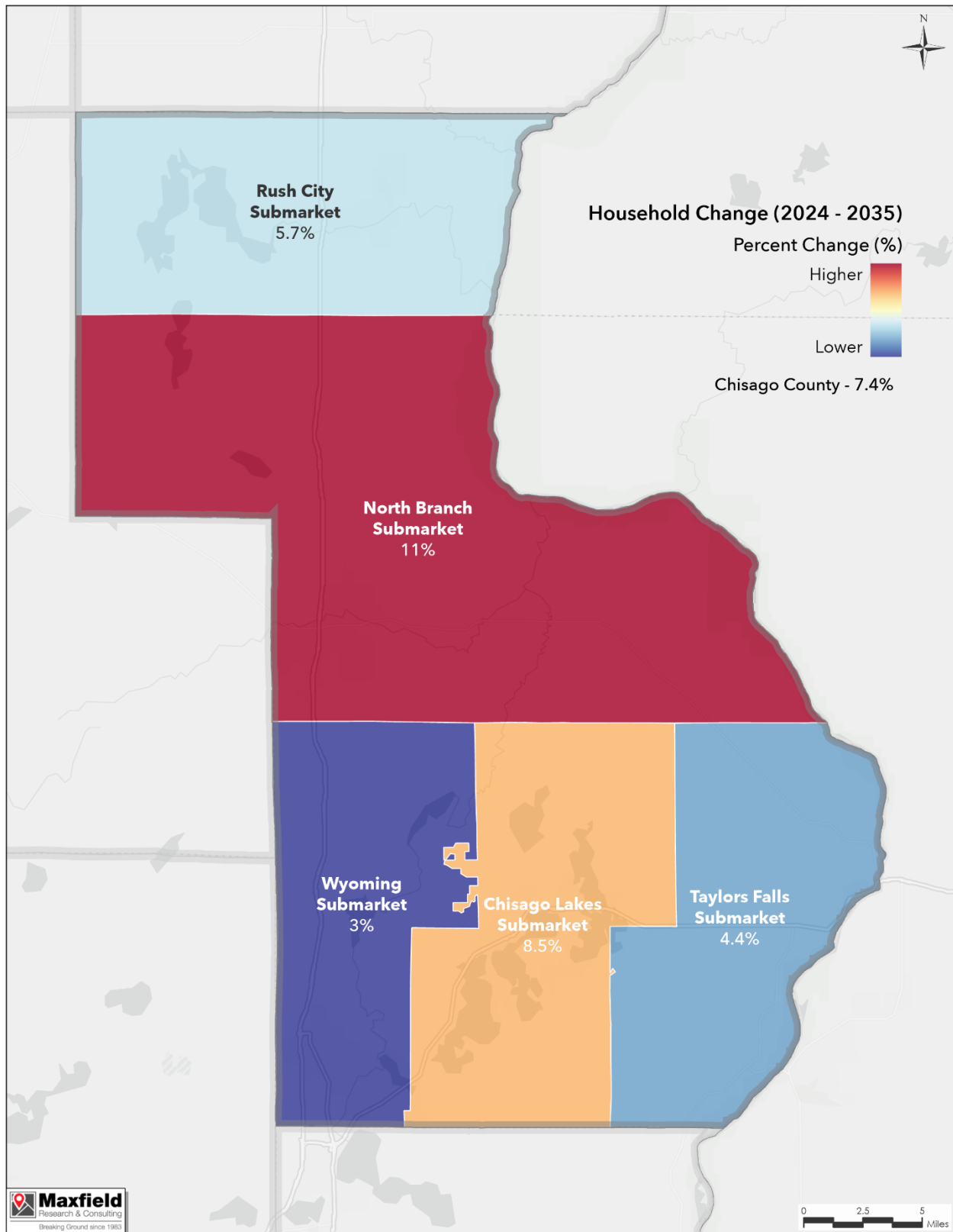


- Similarly, all county submarkets are projected to have an increase in number of households between 2020 and 2030. The North Branch submarket is projected to have the largest increase, gaining 768 households (12.4%), followed by the Chisago Lakes submarket, which is forecast to increase by 8.6%, or 528 households.
- Due to declining household size, household growth is projected to outpace population growth. An 8.4% (1,763) increase in households is forecast for Chisago County between 2020 to 2030.

Population Change by Submarket (2024 – 2035)



Household Change by Submarket (2024 – 2035)



DEMOGRAPHIC ANALYSIS

TABLE D-3
POPULATION AND HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
CHISAGO COUNTY
2010 to 2035

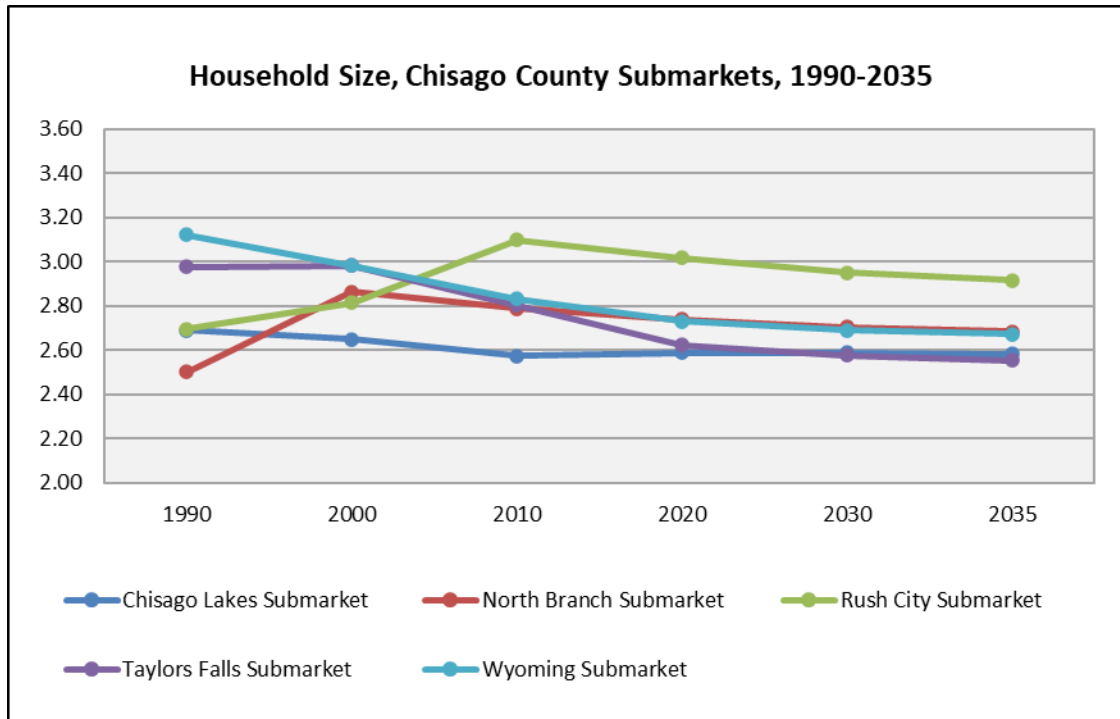
						Change					
	U.S. Census		Estimate	Forecast	Forecast	2010 to 2020		2020 to 2030		2030 to 2035	
	2010	2020	2024	2030	3035	No.	Pct.	No.	Pct.	No.	Pct.
POPULATION											
Chisago Lakes Submarket	14,693	15,893	16,554	17,258	17,868	1,200	8.2	1,365	8.59	610	3.7
North Branch Submarket	16,148	17,040	18,001	18,895	19,674	892	5.5	1,855	10.9	779	4.3
Rush City Submarket	5,834	5,950	6,101	6,203	6,290	116	2.0	253	4.3	86	1.4
Taylors Falls Submarket	4,874	5,041	5,182	5,247	5,302	167	3.4	206	4.1	55	1.1
Wyoming Submarket	12,338	12,697	13,000	13,110	13,203	359	2.9	413	3.3	93	0.7
Chisago County	53,887	56,621	58,838	60,714	62,337	2,734	5.1	4,093	7.2	1,623	2.7
7-County Metro Area	2,288,729	3,163,104	3,237,422	3,451,000	3,550,564	874,375	38.2	287,896	9.1	99,564	3.1
Minnesota	4,375,099	5,706,494	5,826,205	5,966,092	6,085,226	1,331,395	30.4	259,598	4.5	119,134	2.0
HOUSEHOLDS											
Chisago Lakes Submarket	5,705	6,139	6,376	6,667	6,921	434	7.6	528	8.6	253	4.0
North Branch Submarket	5,788	6,219	6,600	6,987	7,327	431	7.4	768	12.4	340	5.1
Rush City Submarket	1,882	1,971	2,040	2,103	2,156	89	4.7	132	6.7	54	2.6
Taylors Falls Submarket	1,738	1,921	1,988	2,035	2,075	183	10.5	114	5.9	40	2.0
Wyoming Submarket	4,357	4,650	4,793	4,871	4,937	293	6.7	221	4.8	66	1.4
Chisago County	19,470	20,900	21,797	22,663	23,416	1,430	7.3	1,763	8.4	752	3.5
7-County Metro Area	1,117,749	1,239,526	1,273,545	1,351,000	1,398,176	121,777	10.9	111,474	9.0	47,176	3.7
Minnesota	2,085,917	2,253,990	2,309,848	2,382,698	2,445,159	168,073	8.1	128,708	5.7	62,461	2.7
PERSONS PER HOUSEHOLD											
Chisago Lakes Submarket	2.58	2.59	2.60	2.59	2.58	0.01	0.5	0.00	0.0	-0.01	-0.3
North Branch Submarket	2.79	2.74	2.73	2.70	2.69	-0.05	-1.8	-0.04	-1.3	-0.04	-1.5
Rush City Submarket	3.10	3.02	2.99	2.95	2.92	-0.08	-2.6	-0.07	-2.3	-0.07	-2.5
Taylors Falls Submarket	2.80	2.62	2.61	2.58	2.56	-0.18	-6.4	-0.05	-1.7	-0.05	-2.0
Wyoming Submarket	2.83	2.73	2.71	2.69	2.67	-0.10	-3.6	-0.04	-1.4	-0.04	-1.4
Chisago County	2.77	2.71	2.70	2.68	2.66	-0.06	-2.1	-0.03	-1.1	-0.04	-1.4
7-County Metro Area	2.05	2.55	2.54	2.55	2.54	0.50	24.6	0.00	0.1	0.00	-0.1
Minnesota	2.10	2.53	2.52	2.50	2.49	0.43	20.7	-0.03	-1.1	-0.03	-1.3
Sources: U.S. Census Bureau; ESRI; State Demographic Center; Maxfield Research and Consulting											

Household Size

Household size is calculated by dividing the number of persons in households by the number of households (or householders). Nationally, the average number of people per household has been declining for over a century; however, there have been sharp declines starting in the 1960s and 1970s. Persons per household in the U.S. were about 4.5 in 1916 and declined to 3.2 in the 1960s. Over the past 50 years, it dropped to 2.57 as of the 2000 Census. However, due to the economic recession this trend has been temporarily halted as renters and laid-off employees “doubled-up,” which increased the average U.S. household size to 2.59 as of the 2010 Census. As of the 2020 Census, the average U.S. household size increased to 2.61.

Changes in household size can be caused by many factors, including: aging, higher divorce rates, cohabitation, smaller family sizes, demographic trends in marriage, etc. Most of these changes have resulted from shifts in societal values, the economy, and improvements in health care that have influenced how people organize their lives. Table D-3 highlights the declining household size in Chisago County and its submarkets.

- In 1990 household size in Chisago County ranged from 2.50 in the North Branch submarket to 3.12 in the Wyoming submarket. By the 2000 Census, household size had increased to a low of 2.65 in the Chisago Lakes submarket and highs of 2.98 in the Taylors Falls submarket.
- The Rush City submarket reported the largest household size in 2010, at 3.10 persons per household, compared to 2.77 in Chisago County.
- The trend toward smaller household size is expected to continue through 2030, although the decline will be a slower pace than recorded between 1990 and 2010. Household sizes are forecast to range from 2.58 in the Taylors Falls submarket to 2.95 in the Rush City submarket in 2030.
- The overall Chisago County household size is projected to be 2.66 by 2030. Chisago County’s projected household size will be higher than that of the State of Minnesota (2.49) and the Twin Cities Metro Area (2.54) by 2030.



Age Distribution Trends

Table D-4 shows the distribution of persons within nine age cohorts for the five submarkets in Chisago County in 2000, 2010 and 2020 with estimates for 2024 and projections through 2030. The 2000, 2010 and 2020 age distribution is from the U.S. Census Bureau. Maxfield Research and Consulting derived the 2024 estimates, as well as the 2030 projections from ESRI with adjustments made to reflect local trends.

The key points from the table are found below.

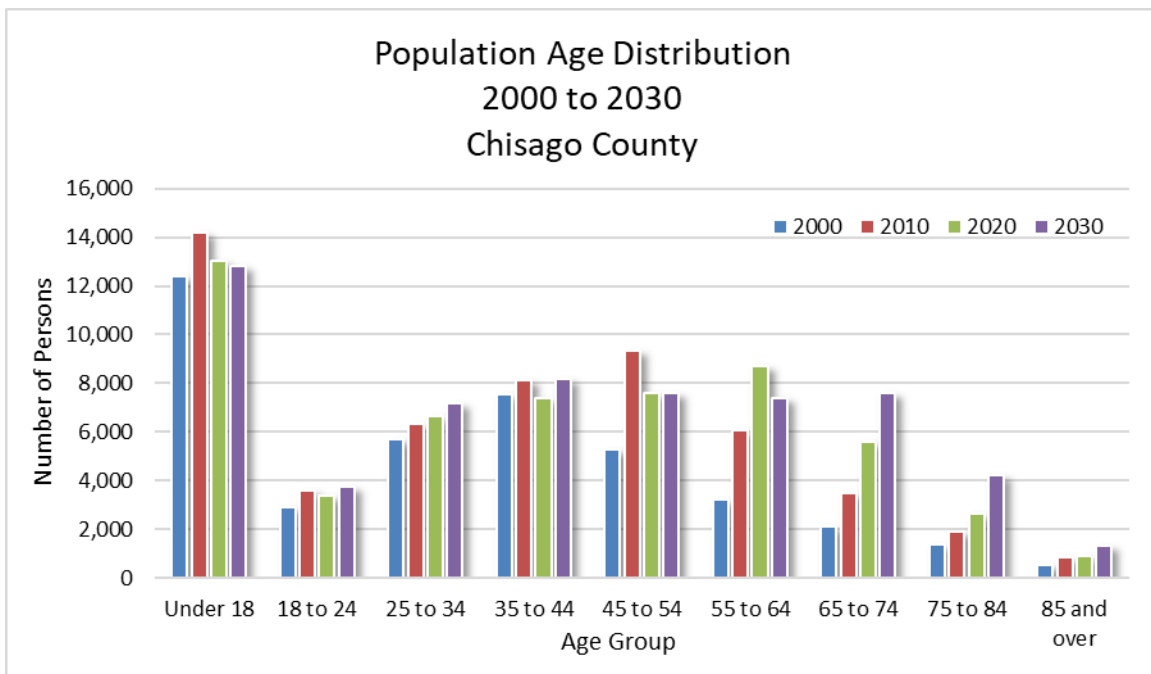
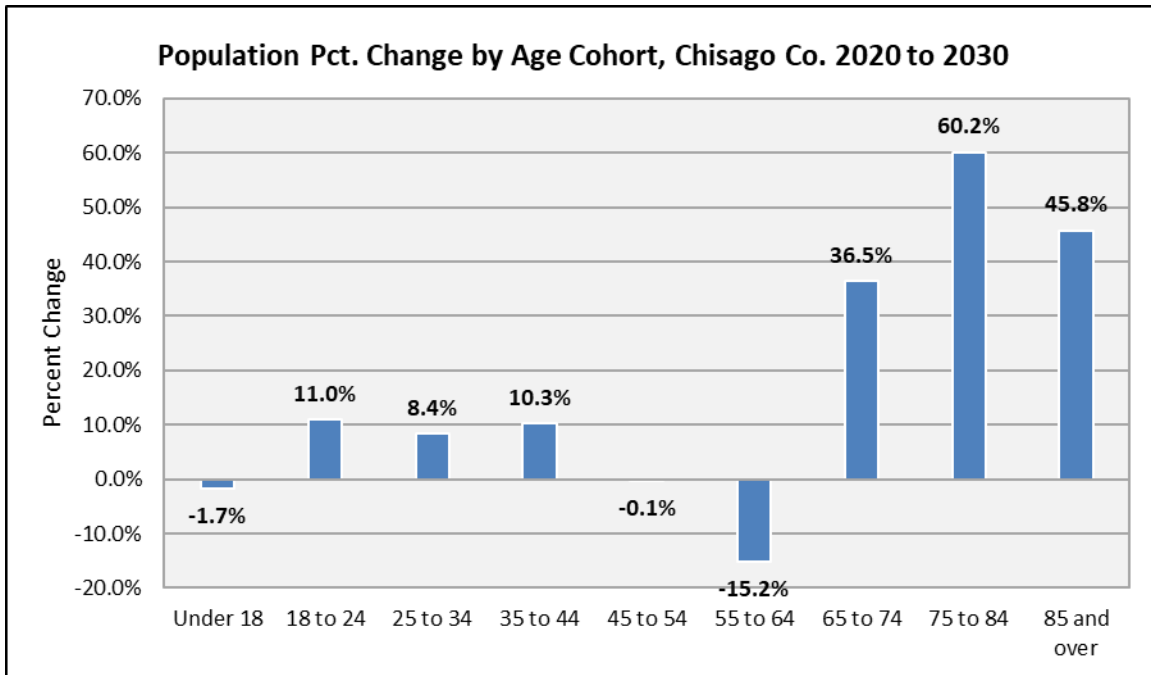
- In 2010, the largest adult age cohort in each of the submarkets was the 45 to 54 age cohort. In 2020, the largest age cohort in each submarket is (except Rush City), the 55 to 64 age cohort will be the largest adult age cohort, while the 25 to 34 age cohort will be the largest in the Rush City submarket.
- The largest proportional growth is expected to occur among the 75 to 84 age cohort in Chisago County, increasing by 60.2% between 2020 and 2030. The 75 to 84 age cohort is also forecast to have the largest proportional growth in each of the five submarkets as well. Strong growth in the age 75+ age groups across the county indicates that there will likely be demand for additional senior housing in the coming years.

DEMOGRAPHIC ANALYSIS

TABLE D-4 POPULATION AGE DISTRIBUTION CHISAGO COUNTY 2000 to 2030									
Age	Census			Estimate	Projection	Change			
	2000 No.	2010 No.	2020 No.	2024 No.	2030 No.	2010 - 2020		2020-2030	
	No.	No.	No.	No.	No.	No.	Pct.	No.	Pct.
CHISAGO LAKES SUBMARKET									
Under 18	2,578	3,698	3,651	3,564	3,535	-47	-1.3	-116	-3.2
18 to 24	636	847	848	1,048	989	1	0.1	141	16.7
25 to 34	1,131	1,429	1,556	1,527	1,907	127	8.9	351	22.6
35 to 44	1,606	2,051	2,037	2,211	2,057	-14	-0.7	20	1.0
45 to 54	1,268	2,479	2,025	2,022	2,213	-454	-18.3	188	9.3
55 to 64	857	1,860	2,474	2,411	2,111	614	33.0	-363	-14.7
65 to 74	635	1,186	1,839	2,029	2,268	653	55.1	429	23.3
75 to 84	525	725	921	1,146	1,491	196	27.0	570	61.9
85 and over	259	418	341	395	518	-77	-18.4	177	51.9
Subtotal	9,495	14,693	15,692	16,353	17,089	999	6.8	1,397	8.9
NORTH BRANCH SUBMARKET									
Under 18	4,197	5,367	4,130	4,257	4,215	-1,237	-23.0	85	2.1
18 to 24	962	1,288	1,025	1,177	1,203	-263	-20.4	178	17.4
25 to 34	2,045	2,265	2,136	2,095	2,188	-129	-5.7	52	2.4
35 to 44	2,354	3,115	2,240	2,564	2,682	-875	-28.1	442	19.7
45 to 54	1,591	3,296	2,347	2,278	2,386	-949	-28.8	39	1.7
55 to 64	957	1,996	2,423	2,469	2,291	427	21.4	-132	-5.4
65 to 74	624	1,115	1,550	1,727	2,173	435	39.0	623	40.2
75 to 84	369	564	707	892	1,170	143	25.4	463	65.4
85 and over	106	233	266	309	382	33	14.2	116	43.7
Subtotal	13,205	19,239	16,824	17,768	18,691	-2,415	-12.6	1,867	11.1
RUSH CITY SUBMARKET									
Under 18	1,213	1,219	1,075	1,039	1,010	-144	-11.8	-65	-6.0
18 to 24	361	520	461	492	470	-59	-11.3	9	2.1
25 to 34	631	909	997	1,015	1,064	88	9.7	67	6.8
35 to 44	801	871	822	919	988	-49	-5.6	166	20.2
45 to 54	590	951	782	708	676	-169	-17.8	-106	-13.6
55 to 64	414	653	836	824	734	183	28.0	-102	-12.2
65 to 74	332	405	562	632	696	157	38.8	134	23.9
75 to 84	204	233	268	316	387	35	15.0	119	44.3
85 and over	90	73	92	101	130	19	26.0	38	41.8
Subtotal	4,636	5,834	5,895	6,046	6,156	61	1.0	261	4.4
TAYLORS FALLS SUBMARKET									
Under 18	972	1,254	1,195	1,209	1,160	-59	-4.7	-35	-2.9
18 to 24	201	319	308	313	300	-11	-3.3	-8	-2.6
25 to 34	335	651	559	567	597	-92	-14.1	38	6.8
35 to 44	577	686	671	752	711	-15	-2.2	40	6.0
45 to 54	453	921	618	561	640	-303	-32.9	22	3.5
55 to 64	242	571	840	773	601	269	47.1	-239	-28.4
65 to 74	161	287	482	577	715	195	67.9	233	48.4
75 to 84	88	146	227	288	364	81	55.5	137	60.3
85 and over	39	40	75	78	105	35	87.5	30	40.1
Subtotal	3,068	4,874	4,975	5,118	5,194	101	2.1	219	4.4
WYOMING SUBMARKET									
Under 18	3,435	2,648	3,001	3,070	2,910	353	13.3	-91	-3.0
18 to 24	739	620	758	808	813	138	22.2	55	7.2
25 to 34	1,575	1,076	1,396	1,308	1,447	320	29.7	51	3.7
35 to 44	2,195	1,401	1,629	1,845	1,727	228	16.3	98	6.0
45 to 54	1,381	1,678	1,842	1,631	1,690	164	9.8	-152	-8.3
55 to 64	757	1,002	2,122	1,992	1,640	1,120	111.8	-482	-22.7
65 to 74	362	489	1,141	1,414	1,760	652	133.3	619	54.3
75 to 84	191	242	500	593	790	258	106.6	290	58.0
85 and over	62	91	149	177	210	58	63.7	61	40.9
Subtotal	10,697	9,247	12,538	12,838	12,986	3,291	35.6	448	3.6
CHISAGO COUNTY									
Under 18	12,395	14,185	13,052	13,139	12,830	-1,133	-8.0	-222	-1.7
18 to 24	2,899	3,594	3,400	3,838	3,776	-194	-5.4	376	11.0
25 to 34	5,717	6,330	6,644	6,512	7,201	314	5.0	557	8.4
35 to 44	7,533	8,124	7,399	8,291	8,163	-725	-8.9	764	10.3
45 to 54	5,283	9,325	7,614	7,200	7,604	-1,711	-18.3	-10	-0.1
55 to 64	3,227	6,082	8,695	8,469	7,375	2,613	43.0	-1,320	-15.2
65 to 74	2,114	3,482	5,574	6,379	7,609	2,092	60.1	2,035	36.5
75 to 84	1,377	1,910	2,623	3,235	4,201	713	37.3	1,578	60.2
85 and over	556	855	923	1,060	1,345	68	8.0	422	45.8
Total	41,101	53,887	55,924	58,123	60,104	2,037	3.8	4,180	7.5
Sources: U.S. Census Bureau; ESRI; Maxfield Research and Consulting LLC									

DEMOGRAPHIC ANALYSIS

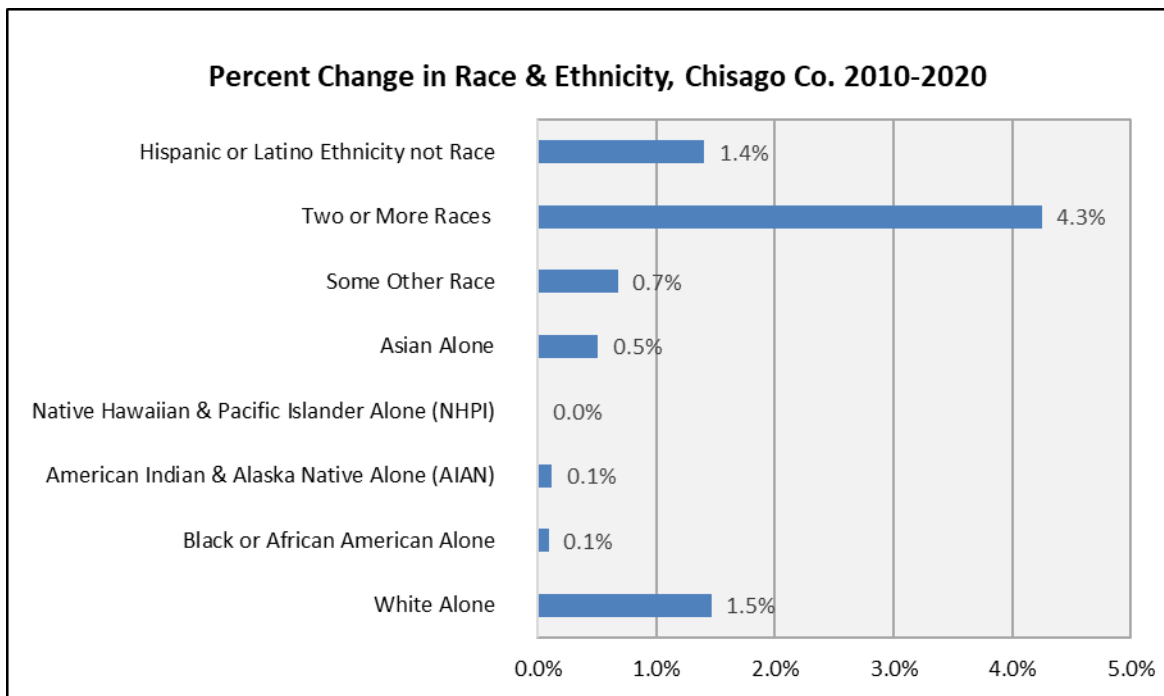
- In Chisago County, all age cohorts are expected to experience growth between 2020 to 2030, except in age cohorts 55 to 64 (15.2%) and the under 18 (1.7%).
- The population over 65 is expected grow in each submarket from 2020 to 2030. The increasing older adult population reflects larger state and national trends of an aging population, largely due to aging of the sizable baby boom generation.



Race of Population

The race of the population illustrates the diversity for each submarket in Chisago County. Data for 2010 and 2020 was obtained from the U.S. Census and is presented in Table D-5.

- The majority of Chisago County residents reported their race as “White Alone” in 2010 (94.0%) and 2020 (95.5%).
- From 2010 to 2020, the county has seen either an increase percentage or no measurable change for all races.



- Between 2010 and 2020 the Hispanic or Latino population increased in all submarkets, except in the North Branch submarket. In 2010, 1.7% of the county population reported their ethnicity as Hispanic or Latino. In 2020, the proportion of the population reporting their ethnicity as Hispanic or Latino increased by 0.4% to account for 2.1% of the county’s population.

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TABLE D-5
POPULATION DISTRIBUTION BY RACE
CHISAGO COUNTY
2010 and 2020

NUMBER	White Alone		Black or African American Alone		American Indian and Alaska Native Alone (AIAN)		Native Hawaiian and Pacific Islander Alone (NHPI)		Asian Alone		Some Other Race		Two or More Races		Hispanic or Latino ¹ <i>Ethnicity not Race</i>	
	2010	2020	2010	2020	2010	2020	2010	2020	2010	2020	2010	2020	2010	2020	2010	2020
Chisago Lakes Sub.	14,008	14,810	0	58	29	44	0	0	36	161	54	113	72	707	164	400
North Branch Sub.	15,415	15,467	51	132	23	106	3	3	188	332	19	161	224	839	346	36
Rush City Sub.	4,700	4,918	723	542	171	119	0	2	60	52	12	27	70	290	164	141
Taylors Falls Sub.	4,664	4,631	12	31	23	28	0	0	86	39	7	36	58	276	51	200
Wyoming Sub.	11,870	11,568	19	90	28	42	0	1	134	192	26	145	59	659	198	337
Chisago County	50,657	51,394	805	853	274	339	3	6	504	776	118	482	483	2,771	923	1,115
Twin Cities Metro Area	2,246,356	2,098,826	238,723	320,547	20,219	22,916	1,262	1,134	183,421	249,563	74,516	111,071	84,383	208,119	167,558	216,446
PERCENTAGE																
Chisago Lakes Sub.	95.3%	93.2%	0.0%	0.4%	0.2%	0.3%	0.0%	0.0%	0.2%	1.0%	0.4%	0.7%	0.5%	4.4%	1.1%	2.5%
North Branch Sub.	95.5%	90.8%	0.3%	0.8%	0.1%	0.6%	0.0%	0.0%	1.2%	1.9%	0.1%	0.9%	1.4%	4.9%	2.1%	0.2%
Rush City Sub.	80.6%	82.7%	12.4%	9.1%	2.9%	2.0%	0.0%	0.0%	1.0%	0.9%	0.2%	0.5%	1.2%	4.9%	2.8%	2.4%
Taylors Falls Sub.	95.7%	91.9%	0.2%	0.6%	0.5%	0.6%	0.0%	0.0%	1.8%	0.8%	0.1%	0.7%	1.2%	5.5%	1.0%	4.0%
Wyoming Sub.	96.2%	91.1%	0.2%	0.7%	0.2%	0.3%	0.0%	0.0%	1.1%	1.5%	0.2%	1.1%	0.5%	5.2%	1.6%	2.7%
Chisago County	94.0%	95.5%	1.5%	1.6%	0.5%	0.6%	0.0%	0.0%	0.9%	1.4%	0.2%	0.9%	0.9%	5.1%	1.7%	2.1%
Twin Cities Metro Area	78.8%	66.4%	8.4%	10.1%	0.7%	0.7%	0.0%	0.0%	6.4%	7.9%	2.6%	3.5%	3.0%	6.6%	5.9%	6.8%

¹ US Census respondents list themselves ethnically Hispanic or Latino and racially in one of the other listed categories.

Sources: U.S. Census Bureau ACS; Maxfield Research and Consulting LLC

Household Income by Age of Householder

The estimated distribution of household incomes in Chisago County and each submarket for 2024 and 2030 are shown in Tables D-6 through D-11. The data was estimated by Maxfield Research and Consulting based on income trends provided by ESRI. The data helps ascertain the demand for different housing products based on the size of the market at specific cost levels.

The Department of Housing and Urban Development defines affordable housing costs as 30% of a household's adjusted gross income. For example, a household with an income of \$50,000 per year would be able to afford a monthly housing cost of about \$1,250. Maxfield Research and Consulting utilizes a figure of 25% to 30% for younger households and 40% or more for seniors, since seniors generally have lower living expenses and can often sell their homes and use the proceeds toward rent payments.

A generally accepted standard for affordable owner-occupied housing is that a typical household can afford to pay 3.0 to 3.5 times their annual income on a single-family home. Thus, a \$50,000 income would translate to an affordable single-family home of \$150,000 to \$175,000. The higher end of this range assumes that the person has adequate funds for down payment and closing costs, but also does not include savings or equity in an existing home.

Table D-6 presents household income by the age of the householder in Chisago County for 2024 and 2030.

- In 2024, the median income for Chisago County was \$102,724 across all ages. Between 2018 (the previous study), and 2024 the median income increased by 46%. The median income is forecast to rise by 8.0% to \$110,936 in 2030.
- The median income for Chisago County is higher than the median income for Minnesota in 2024 where it is \$86,801. The trend will continue into 2030 where the median income for Minnesota will be slightly lower than Chisago County at \$100,422. Chisago County's median income in 2024 is slightly higher than the 7-County Metro Area (\$102,724 vs. \$96,905)
- The highest median income was recorded among those ages 45 to 54 at \$117,381 in 2024. In 2030, age 45 to 54 households are expected to remain the highest earners with a median income of \$127,425, an 8.6% increase.
- Between 2024 and 2030 the median income of householders age 75+ is forecast to experience the greatest growth, increasing 25.9% from \$48,872 in 2024 to \$59,022 in 2030. The increase in income among this age group reflects the population growth of the older age cohort and the tendency for people to work until an older age.

DEMOGRAPHIC ANALYSIS

TABLE D-6 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER CHISAGO COUNTY 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2024								
Less than \$15,000	976	27	64	70	76	209	211	319
\$15,000 to \$24,999	719	22	35	41	42	124	171	284
\$25,000 to \$34,999	1,112	38	104	78	88	165	229	410
\$35,000 to \$49,999	1,759	68	174	218	181	324	405	389
\$50,000 to \$74,999	2,884	69	262	436	443	669	624	381
\$75,000 to \$99,999	2,945	67	403	584	503	644	500	244
\$100,000 to \$149,999	5,633	82	753	1,347	1,174	1,216	793	268
\$150,000 to \$199,999	3,479	24	429	723	762	760	507	274
\$200,000+	2,290	5	255	590	511	546	274	109
Total	21,797	402	2,479	4,087	3,780	4,657	3,714	2,678
Median Income	\$102,724	\$64,527	\$108,410	\$116,349	\$117,381	\$105,041	\$84,162	\$46,872
2030								
Less than \$15,000	911	29	54	61	66	143	202	354
\$15,000 to \$24,999	568	17	26	28	29	72	133	262
\$25,000 to \$34,999	938	30	79	57	59	101	197	415
\$35,000 to \$49,999	1,480	53	150	170	142	209	341	414
\$50,000 to \$74,999	2,638	66	243	365	365	501	643	454
\$75,000 to \$99,999	2,894	67	398	517	472	537	571	331
\$100,000 to \$149,999	6,019	89	845	1,316	1,241	1,124	1,004	401
\$150,000 to \$199,999	4,412	26	566	833	924	833	758	471
\$200,000+	2,804	4	342	656	624	584	404	190
Total	22,663	382	2,703	4,005	3,923	4,106	4,253	3,291
Median Income	\$110,936	\$72,388	\$117,407	\$124,103	\$127,425	\$115,979	\$101,183	\$59,022
Change - 2024 to 2030								
Less than \$15,000	-65	2	-10	-9	-10	-66	-9	35
\$15,000 to \$24,999	-151	-5	-9	-13	-13	-52	-38	-22
\$25,000 to \$34,999	-174	-8	-25	-21	-29	-64	-32	5
\$35,000 to \$49,999	-279	-15	-24	-48	-39	-115	-64	25
\$50,000 to \$74,999	-246	-3	-19	-71	-78	-168	19	73
\$75,000 to \$99,999	-51	0	-5	-67	-31	-107	71	87
\$100,000 to \$149,999	386	7	92	-31	67	-92	211	133
\$150,000 to \$199,999	933	2	137	110	162	73	251	197
\$200,000+	514	-1	87	66	113	38	130	81
Total	866	-20	224	-82	143	-551	539	613
Median Income	\$8,212	\$7,861	\$8,997	\$7,754	\$10,044	\$10,938	\$17,021	\$12,150
Sources: ESRI; Maxfield Research and Consulting.								

DEMOGRAPHIC ANALYSIS

Table D-7 shows the median income for the Chisago Lakes submarket for 2024 and 2030.

- The 2024 median income for the Chisago Lakes submarket was \$107,934 for all age cohorts. The median income is expected to rise to \$115,698 in 2030, a 7.7% increase in median income.

TABLE D-7 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER CHISAGO LAKES SUBMARKET 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2024								
Less than \$15,000	254	1	10	15	19	44	60	105
\$15,000 to \$24,999	192	5	11	7	8	21	53	87
\$25,000 to \$34,999	219	4	17	12	18	34	50	84
\$35,000 to \$49,999	463	12	43	44	39	79	108	138
\$50,000 to \$74,999	738	11	69	85	88	146	185	154
\$75,000 to \$99,999	928	15	109	167	155	186	183	113
\$100,000 to \$149,999	1,735	13	209	395	339	369	308	102
\$150,000 to \$199,999	1,068	6	119	217	245	224	158	99
\$200,000+	779	2	76	183	181	194	103	40
Total	6,376	69	663	1,125	1,092	1,297	1,208	922
Median Income	\$107,394	\$76,723	\$111,639	\$122,656	\$126,311	\$113,206	\$94,027	\$55,757
2030								
Less than \$15,000	237	1	9	14	16	30	52	114
\$15,000 to \$24,999	150	3	8	6	6	11	38	78
\$25,000 to \$34,999	179	3	14	5	11	19	38	89
\$35,000 to \$49,999	386	8	37	32	27	49	82	150
\$50,000 to \$74,999	682	10	69	63	70	100	183	187
\$75,000 to \$99,999	907	15	114	142	140	156	185	154
\$100,000 to \$149,999	1,847	14	258	361	359	342	366	148
\$150,000 to \$199,999	1,304	6	164	233	286	233	217	165
\$200,000+	976	2	116	205	221	221	140	73
Total	6,667	62	789	1,061	1,135	1,161	1,302	1,158
Median Income	\$115,698	\$82,715	\$121,265	\$131,683	\$137,632	\$125,509	\$106,174	\$68,243
Change - 2024 to 2029								
Less than \$15,000	-17	0	-1	-1	-3	-14	-8	9
\$15,000 to \$24,999	-42	-2	-3	-1	-2	-10	-15	-9
\$25,000 to \$34,999	-40	-1	-3	-7	-7	-15	-12	5
\$35,000 to \$49,999	-77	-4	-6	-12	-12	-30	-26	12
\$50,000 to \$74,999	-56	-1	-0	-22	-18	-46	-2	33
\$75,000 to \$99,999	-21	0	5	-25	-15	-30	2	41
\$100,000 to \$149,999	112	1	49	-34	20	-27	58	46
\$150,000 to \$199,999	236	0	45	16	41	9	59	66
\$200,000+	197	0	40	22	40	27	37	33
Total	291	-7	126	-64	43	-136	94	236
Median Income	\$8,304	\$5,992	\$9,626	\$9,027	\$11,321	\$12,303	\$12,147	\$12,486
Sources: ESRI; Maxfield Research and Consulting								

Sources: ESRI; Maxfield Research and Consulting

- The highest income earners were those age 45 to 54 in 2024 (\$126,311) and 2030 (\$137,632). However, the 75+ age cohort is projected to experience the most amount of income growth between 2024 and 2030, increasing by 22.4%.

DEMOGRAPHIC ANALYSIS

Table D-8 displays the median income among age cohorts for the North Branch submarket.

TABLE D-8 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER NORTH BRANCH 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2024								
Less than \$15,000	326	9	25	25	26	69	63	109
\$15,000 to \$24,999	285	10	13	23	21	56	65	97
\$25,000 to \$34,999	398	15	39	26	33	56	90	139
\$35,000 to \$49,999	449	17	44	62	45	74	118	89
\$50,000 to \$74,999	871	24	94	153	152	181	167	100
\$75,000 to \$99,999	814	25	148	171	149	174	109	38
\$100,000 to \$149,999	1,717	33	289	424	384	318	204	65
\$150,000 to \$199,999	1,044	10	136	224	247	223	135	69
\$200,000+	696	1	87	188	157	176	58	29
Total	6,600	144	875	1,296	1,214	1,327	1,009	735
Median Income	\$102,783	\$70,787	\$107,973	\$115,716	\$117,162	\$105,511	\$75,265	\$37,984
2030								
Less than \$15,000	313	10	20	22	23	48	64	125
\$15,000 to \$24,999	231	9	10	15	16	36	54	91
\$25,000 to \$34,999	347	12	27	21	23	35	86	142
\$35,000 to \$49,999	390	14	41	49	36	46	105	97
\$50,000 to \$74,999	810	21	82	126	125	145	190	120
\$75,000 to \$99,999	816	27	137	167	141	155	134	54
\$100,000 to \$149,999	1,862	34	305	437	401	313	278	94
\$150,000 to \$199,999	1,371	12	183	281	306	261	208	120
\$200,000+	848	1	110	219	186	192	91	49
Total	6,987	141	916	1,338	1,258	1,234	1,208	892
Median Income	\$110,891	\$77,688	\$116,349	\$124,287	\$126,867	\$118,238	\$93,742	\$48,201
Change - 2024 to 2029								
Less than \$15,000	-13	1	-5	-3	-3	-21	1	16
\$15,000 to \$24,999	-54	-1	-3	-8	-5	-20	-11	-6
\$25,000 to \$34,999	-51	-3	-12	-5	-10	-21	-4	3
\$35,000 to \$49,999	-59	-3	-3	-13	-9	-28	-13	8
\$50,000 to \$74,999	-61	-3	-12	-27	-27	-36	23	20
\$75,000 to \$99,999	2	2	-11	-4	-8	-19	25	16
\$100,000 to \$149,999	145	1	16	13	17	-5	74	29
\$150,000 to \$199,999	327	2	47	57	59	38	73	51
\$200,000+	152	0	23	31	29	16	33	20
Total	387	-3	41	42	44	-93	199	157
Median Income	\$8,108 #	\$6,901	\$8,376	\$8,571	\$9,705	\$12,727	\$18,477	\$10,217
Sources: ESRI; Maxfield Research and Consulting								

Sources: ESRI; Maxfield Research and Consulting

- In 2024, the median income of the North Branch submarket was \$102,783, rising to \$110,891 in 2030, an increase of 7.9%.
- The highest earners in the North Branch submarket were those age 45 to 54 in 2024 (\$117,162) and 2030 (\$126,867). The largest gain in median income was reported among those age 55 to 64. This age cohort is projected to experience a 8.3% increase in median income between 2024 and 2030.
- The oldest age cohort in the North Branch submarket, those age 75 and over, is forecast to experience large (26.9%) growth in median incomes from 2024 to 2030.

DEMOGRAPHIC ANALYSIS

Table D-9 shows the median incomes for the Rush City submarket for 2024 and 2030.

TABLE D-9 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER RUSH CITY 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	
2024								
Less than \$15,000	198	13	14	15	14	40	49	53
\$15,000 to \$24,999	49	1	4	3	3	11	8	19
\$25,000 to \$34,999	134	5	14	10	9	26	26	44
\$35,000 to \$49,999	262	20	41	41	34	49	44	33
\$50,000 to \$74,999	356	14	35	54	61	87	74	31
\$75,000 to \$99,999	226	10	38	46	31	47	38	16
\$100,000 to \$149,999	453	11	60	86	78	116	68	34
\$150,000 to \$199,999	196	1	23	49	32	42	27	22
\$200,000+	166	2	14	42	39	33	24	12
Total	2,040	77	243	346	301	451	358	264
Median Income	\$76,818	\$49,452	\$82,202	\$101,403	\$98,487	\$80,482	\$65,353	\$41,145
2030								
Less than \$15,000	183	12	12	14	12	30	47	55
\$15,000 to \$24,999	40	1	3	2	1	7	7	19
\$25,000 to \$34,999	112	4	11	9	4	20	20	43
\$35,000 to \$49,999	239	17	37	37	28	40	44	35
\$50,000 to \$74,999	346	16	38	56	55	70	72	37
\$75,000 to \$99,999	231	10	42	42	29	45	42	20
\$100,000 to \$149,999	502	13	72	94	82	109	80	50
\$150,000 to \$199,999	248	1	28	59	35	50	41	33
\$200,000+	202	1	16	50	42	37	37	18
Total	2,103	75	260	365	290	409	392	312
Median Income	\$87,673	\$53,794	\$90,258	\$107,572	\$105,697	\$94,260	\$77,354	\$51,478
Change - 2024 to 2030								
Less than \$15,000	-15	-1	-2	-1	-2	-10	-2	2
\$15,000 to \$24,999	-9	0	-1	-1	-2	-4	-1	0
\$25,000 to \$34,999	-22	-1	-3	-1	-5	-6	-6	-1
\$35,000 to \$49,999	-23	-3	-4	-4	-6	-9	0	2
\$50,000 to \$74,999	-10	2	3	2	-6	-17	-2	6
\$75,000 to \$99,999	5	0	4	-4	-2	-2	4	4
\$100,000 to \$149,999	49	2	12	8	4	-7	12	16
\$150,000 to \$199,999	52	0	5	10	3	8	14	11
\$200,000+	36	-1	2	8	3	4	13	6
Total	63	-2	17	19	-11	-42	34	48
Median Income	\$10,855 #	\$4,342	\$8,056	\$6,169	\$7,210	\$13,778	\$12,001	\$10,333
Sources: ESRI; Maxfield Research and Consulting								

Sources: ESRI; Maxfield Research and Consulting

- The median income in the Rush City submarket was \$76,818 in 2024, increasing to \$87,673 in 2030. The growth in median incomes between 2024 and 2030 reflects a 14.1% increase in incomes. This is the largest proportional increase in median income among all submarkets.
- The highest earners in the Rush City submarket (those ages 35 to 44) have a median income of \$101,403 in 2024 and \$107,572 in 2030.
- The 55 to 64 age cohort is expected to have the greatest gain in median income, increasing from \$80,482 in 2024 to \$97,260 in 2030, an increase of 17.1%. The age 75+ age group is forecast to see the largest proportional increase in incomes, growing by 25.1%.

DEMOGRAPHIC ANALYSIS

Table D-10 shows the median income for the Taylors Falls submarket for 2024 and 2030.

- The 2024 median income for the Taylors Falls submarket was \$102,665 in 2024, rising to \$111,709 in 2030 an 8.8% increase in median income.
- The highest median income was reported among the 45 to 54 age cohort for 2024 (\$112,996) and 2030 (\$122,484).
- The greatest proportional increase in median incomes is projected to occur among those over 75, rising by 29.8% from \$48,590 to \$63,074. The 65 to 74 age groups incomes are expected to have the largest nominal increase, increasing by \$15,274 between 2024 and 2030.

TABLE D-10 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER TAYLORS FALLS 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65-74	75+
2024								
Less than \$15,000	71	1	5	7	8	21	13	16
\$15,000 to \$24,999	53	2	3	3	4	8	11	22
\$25,000 to \$34,999	90	6	7	8	6	12	19	32
\$35,000 to \$49,999	175	7	13	19	14	38	40	44
\$50,000 to \$74,999	272	8	27	50	42	65	52	28
\$75,000 to \$99,999	289	6	38	64	50	61	50	20
\$100,000 to \$149,999	507	9	61	122	104	115	73	23
\$150,000 to \$199,999	324	3	58	59	57	62	59	26
\$200,000+	207	0	30	51	42	46	27	11
Total	1,988	42	242	383	327	428	344	222
Median Income	\$102,655	\$63,277	\$117,383	\$110,986	\$112,996	\$102,331	\$92,064	\$48,590
2030								
Less than \$15,000	64	2	4	6	7	14	14	17
\$15,000 to \$24,999	41	1	2	3	3	5	7	20
\$25,000 to \$34,999	75	4	7	6	4	7	17	30
\$35,000 to \$49,999	147	5	11	14	11	23	35	47
\$50,000 to \$74,999	240	7	24	42	35	47	54	30
\$75,000 to \$99,999	275	5	35	56	53	43	57	25
\$100,000 to \$149,999	526	10	62	116	119	97	89	31
\$150,000 to \$199,999	415	3	68	65	78	63	91	45
\$200,000+	252	0	39	54	54	43	42	19
Total	2,035	37	253	363	365	343	408	265
Median Income	\$111,709	\$72,506	\$129,754	\$116,833	\$122,484	\$111,298	\$107,338	\$63,074
Change - 2024 to 2029								
Less than \$15,000	-7	1	-1	-1	-1	-7	1	1
\$15,000 to \$24,999	-12	-1	-1	0	-1	-3	-4	-2
\$25,000 to \$34,999	-15	-2	0	-2	-2	-5	-2	-2
\$35,000 to \$49,999	-28	-2	-2	-5	-3	-15	-5	3
\$50,000 to \$74,999	-32	-1	-3	-8	-7	-18	2	2
\$75,000 to \$99,999	-14	-1	-3	-8	3	-18	7	5
\$100,000 to \$149,999	19	1	1	-6	15	-18	16	8
\$150,000 to \$199,999	91	0	10	6	21	1	32	19
\$200,000+	45	0	9	3	12	-3	15	8
Total	47	-5	11	-20	38	-85	64	43
Median Income	\$9,054 #	\$9,229	\$12,371	\$5,847	\$9,488	\$8,967	\$15,274	\$14,484

Sources: ESRI; Maxfield Research and Consulting

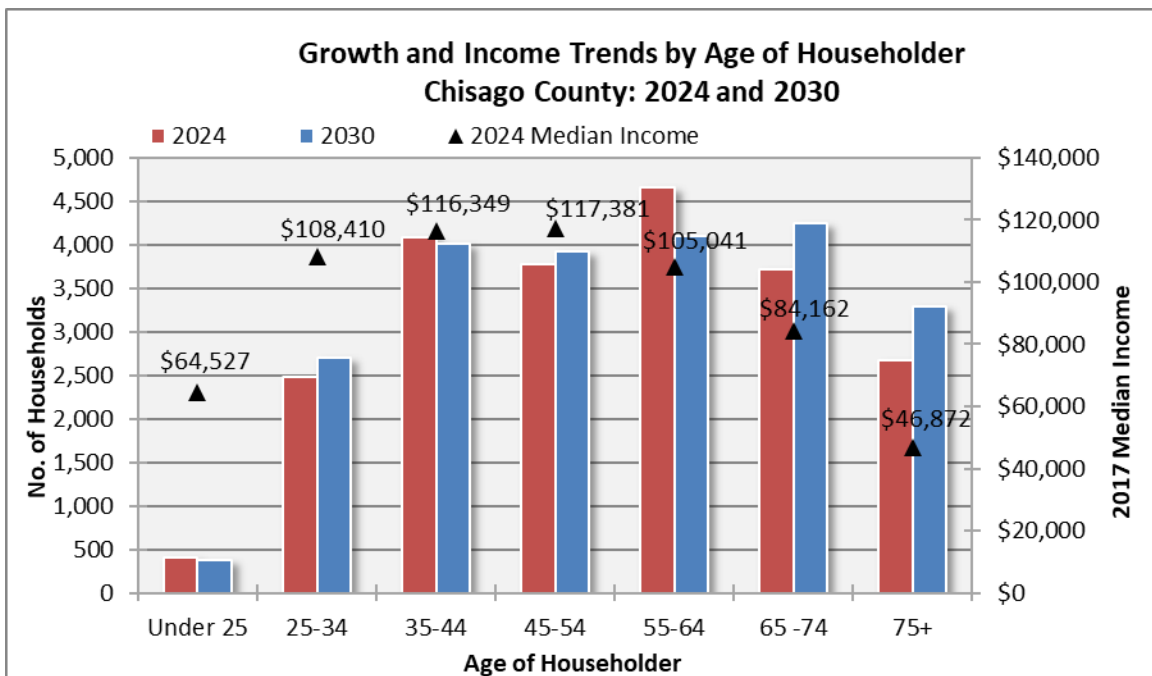
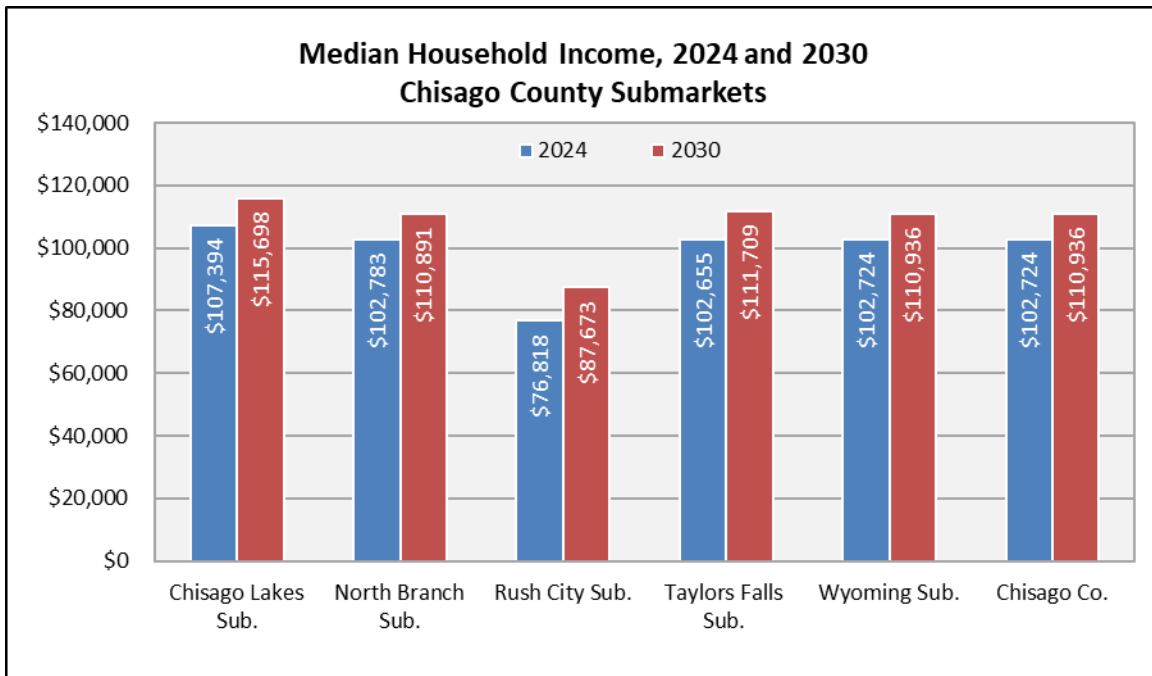
DEMOGRAPHIC ANALYSIS

Table D-11 shows the median income for the Wyoming submarket for 2024 and 2030.

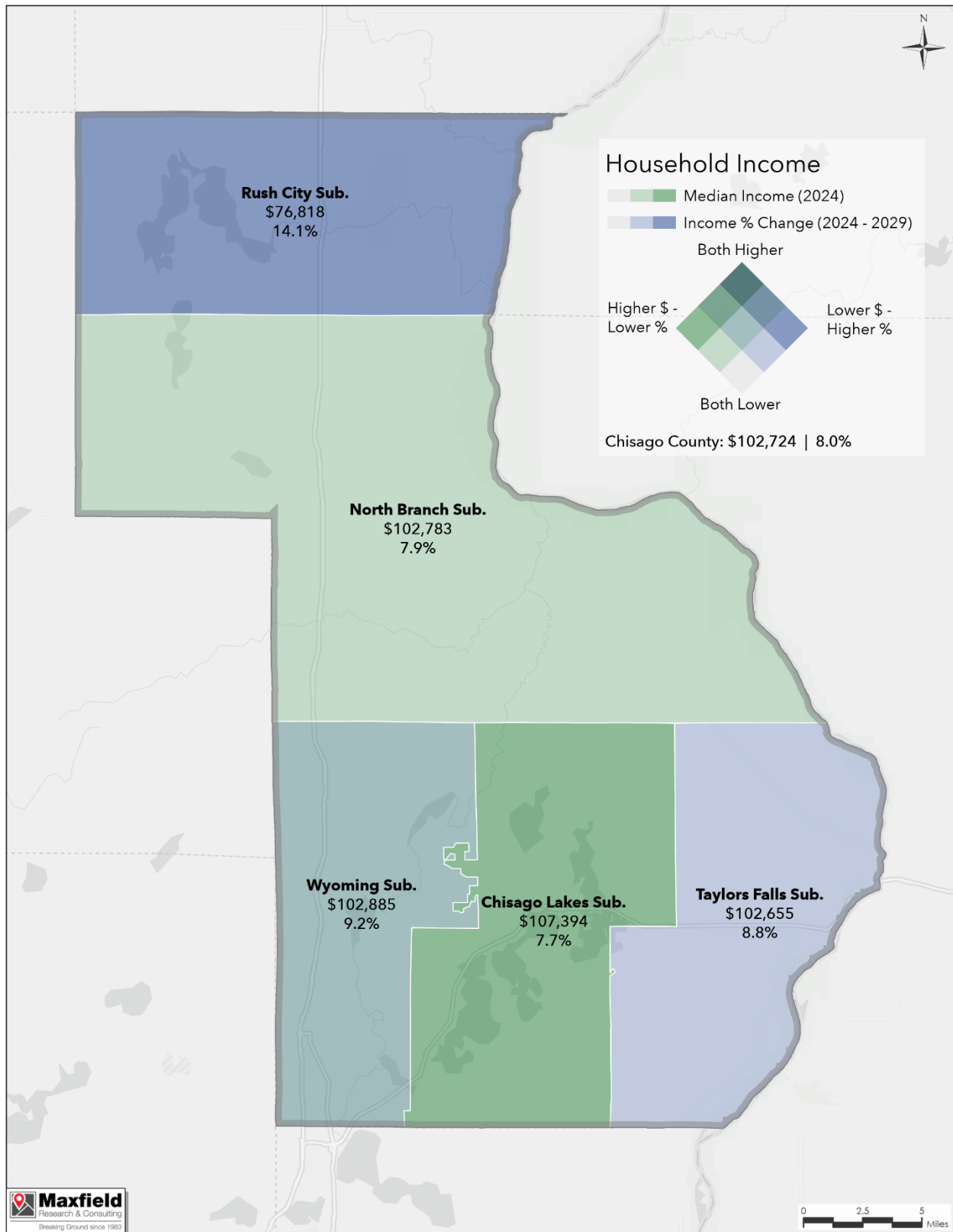
TABLE D-11 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER WYOMING 2024 and 2030								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65-74	75+
2024								
Less than \$15,000	215	6	14	15	17	46	46	70
\$15,000 to \$24,999	158	5	8	9	9	27	38	62
\$25,000 to \$34,999	245	8	23	17	19	36	50	90
\$35,000 to \$49,999	387	15	38	48	40	71	89	86
\$50,000 to \$74,999	634	15	58	96	97	147	137	84
\$75,000 to \$99,999	648	15	89	128	111	142	110	54
\$100,000 to \$149,999	1,239	18	166	296	258	267	174	59
\$150,000 to \$199,999	765	5	94	159	168	167	111	60
\$200,000+	504	1	56	130	112	120	60	24
Total	4,793	88	545	899	831	1,024	817	589
Median Income	\$102,724	\$64,527	\$108,410	\$116,349	\$117,381	\$105,041	\$84,162	\$46,872
2030								
Less than \$15,000	196	6	12	13	14	31	43	76
\$15,000 to \$24,999	122	4	6	6	6	16	29	56
\$25,000 to \$34,999	202	6	17	12	13	22	42	89
\$35,000 to \$49,999	318	11	32	37	31	45	73	89
\$50,000 to \$74,999	567	14	52	79	79	108	138	98
\$75,000 to \$99,999	622	14	85	111	101	116	123	71
\$100,000 to \$149,999	1,294	19	182	283	267	242	216	86
\$150,000 to \$199,999	948	6	122	179	199	179	163	101
\$200,000+	603	1	74	141	134	125	87	41
Total	4,871	82	581	861	843	882	914	707
Median Income	\$110,936	\$72,388	\$117,407	\$124,103	\$127,425	\$115,979	\$101,183	\$59,022
Change - 2024 to 2030								
Less than \$15,000	-19	0	-2	-2	-2	-15	-3	6
\$15,000 to \$24,999	-36	-1	-2	-3	-3	-12	-9	-6
\$25,000 to \$34,999	-43	-2	-6	-5	-7	-15	-8	-1
\$35,000 to \$49,999	-69	-3	-6	-11	-9	-26	-16	3
\$50,000 to \$74,999	-67	-1	-5	-17	-19	-39	1	14
\$75,000 to \$99,999	-26	-0	-3	-17	-9	-26	13	18
\$100,000 to \$149,999	55	1	16	-13	9	-26	41	27
\$150,000 to \$199,999	183	0	27	20	31	12	51	41
\$200,000+	99	-0	17	11	22	5	26	17
Total	78	-6	36	-38	12	-142	97	119
Median Income	\$8,212 #	\$7,861	\$8,997	\$7,754	\$10,044	\$10,938	\$17,021	\$12,150

Sources: ESRI; Maxfield Research and Consulting

- In 2024 the median income of the Wyoming submarket was \$102,704 rising to \$110,936 in 2030.
- The highest median income was reported among the 45 to 54 age cohort for 2024 (\$117,381) and 2030 (\$127,425).
- The greatest proportional increase in median incomes is projected to occur among those over 75, rising by 25.9% from \$46,872 to \$59,022. The 65 to 74 age groups incomes are expected to have the largest nominal increase, increasing by \$17,021 between 2024 and 2030.



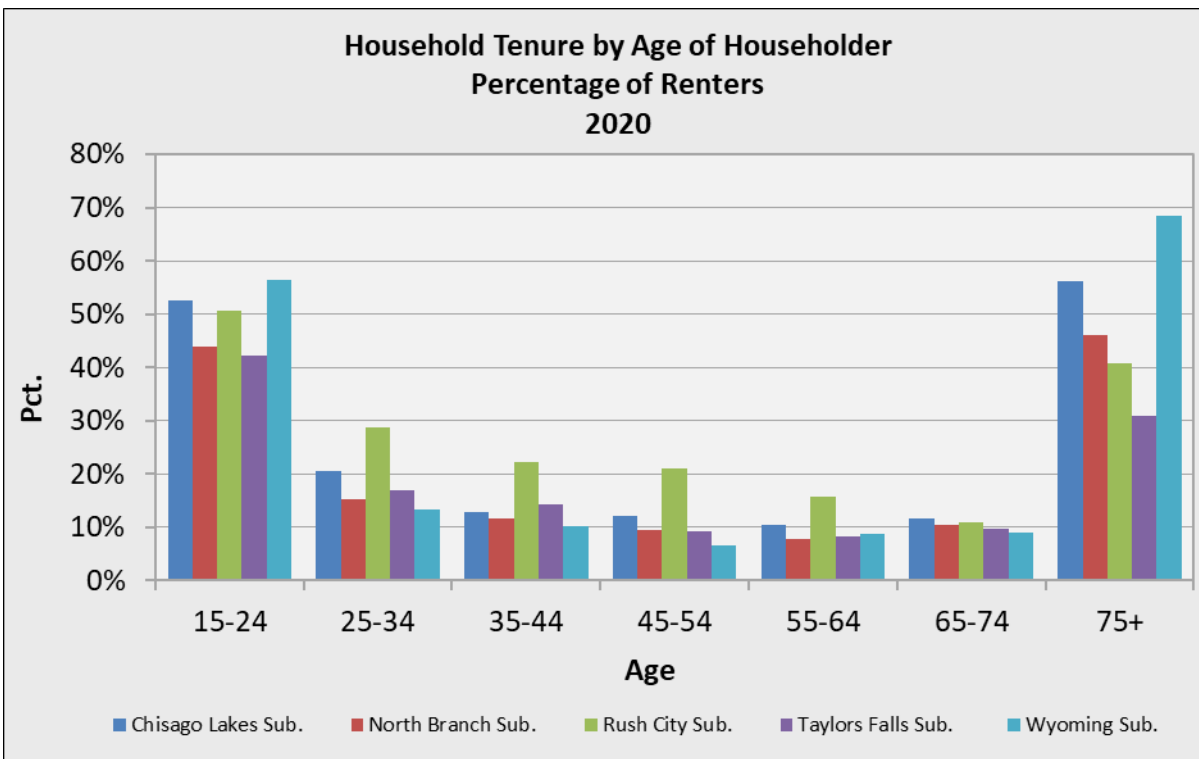
Household Income by Submarket

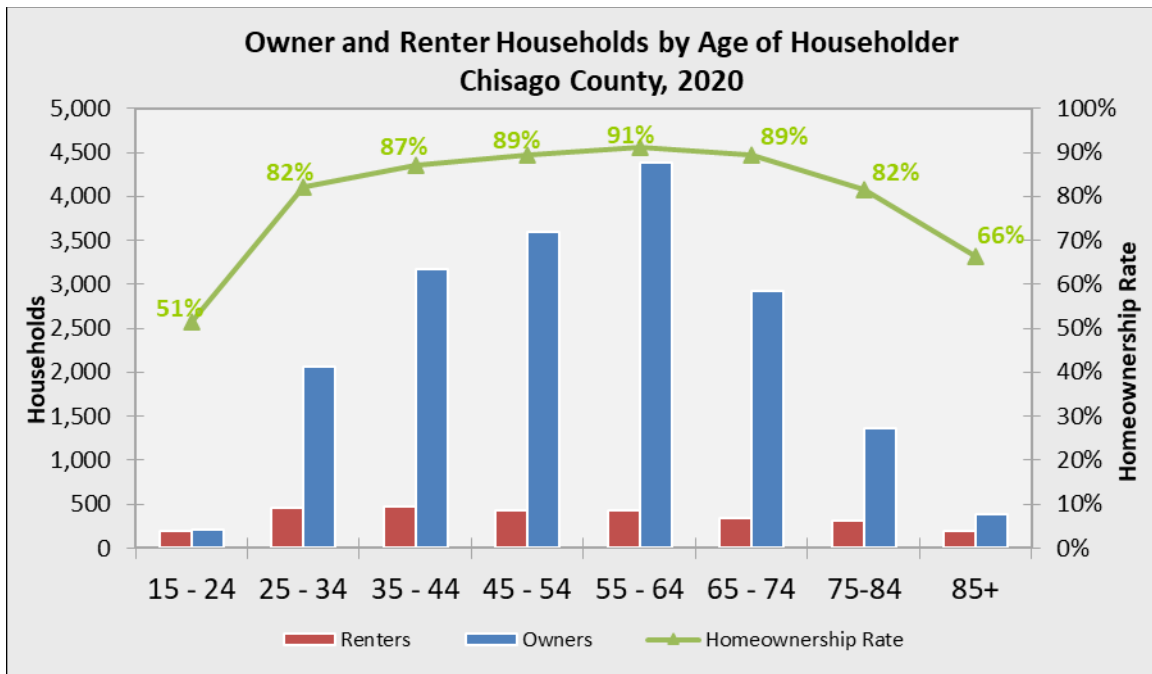


Tenure by Age of Householder

Table D-12 shows 2010, 2020 and 2024 tenure data for each of the submarkets in Chisago County by age cohort from the U.S. Census Bureau. This data is useful in determining demand for certain types of housing since housing preferences change throughout an individual's life cycle.

- In 2010, 85.4% of Chisago County households were owner occupied. This number decreased slightly in 2015 to 86.6%. The proportion of owner-occupied households in Chisago County exceed the state proportion, which was 70.5% in 2020. The Twin Cities has high home ownership rates as well and hovers around 73%.
- In 2020, the proportion of owner-occupied households generally peaked at the 55 to 64 age group, although it peaked in the 65 to 74 age group in the Rush City submarket and the 45 to 54 age group in the Wyoming submarket.





DEMOGRAPHIC ANALYSIS

TABLE D-12
TENURE BY AGE OF HOUSEHOLDER
CHISAGO COUNTY
2010, 2020 and 2024

Age		CHISAGO LAKES SUBMARKET						NORTH BRANCH SUBMARKET						RUSH CITY SUBMARKET					
		2010		2020		2024		2010		2020		2024		2010		2020		2024	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	32	33.7	36	47.4	76	57.3	101	63.1	77	56.2	85	68.3	21	32.3	36	49.3	50	56.0
	Rent	63	66.3	40	52.6	57	42.7	59	36.9	60	43.8	39	31.7	44	67.7	37	50.7	39	44.0
	Total	95	100.0	76	100.0	133	100.0	160	100.0	137	100.0	124	100.0	65	100.0	73	100.0	90	100.0
25-34	Own	469	76.0	534	79.3	708	80.1	785	80.9	743	84.6	719	79.4	165	66.8	178	71.2	181	67.6
	Rent	148	24.0	139	20.7	176	19.9	185	19.1	135	15.4	187	20.6	82	33.2	72	28.8	87	32.4
	Total	617	100.0	673	100.0	883	100.0	970	100.0	878	100.0	905	100.0	247	100.0	250	100.0	268	100.0
35-44	Own	903	85.3	915	87.1	980	95.3	1,455	90.4	994	88.3	1,096	91.9	265	79.8	233	77.7	197	75.2
	Rent	155	14.7	135	12.9	48	4.7	155	9.6	132	11.7	97	8.1	67	20.2	67	22.3	65	24.8
	Total	1,058	100.0	1,050	100.0	1,028	100.0	1,610	100.0	1,126	100.0	1,193	100.0	332	100.0	300	100.0	262	100.0
45-54	Own	1,222	89.1	966	87.7	1,161	94.5	1,636	92.4	1,142	90.4	1,128	92.8	386	86.4	268	79.1	268	58.6
	Rent	150	10.9	135	12.3	67	5.5	135	7.6	121	9.6	88	7.2	61	13.6	71	20.9	189	41.4
	Total	1,372	100.0	1,101	100.0	1,228	100.0	1,771	100.0	1,263	100.0	1,216	100.0	447	100.0	339	100.0	456	100.0
55-64	Own	955	90.4	1,215	89.5	1,138	95.1	1,083	93.9	1,202	92.2	1,356	93.5	313	86.9	388	84.3	485	92.0
	Rent	101	9.6	143	10.5	59	4.9	70	6.1	102	7.8	94	6.5	47	13.1	72	15.7	42	8.0
	Total	1,056	100.0	1,358	100.0	1,197	100.0	1,153	100.0	1,304	100.0	1,450	100.0	360	100.0	460	100.0	527	100.0
65-74	Own	648	88.5	975	88.2	906	82.0	585	88.9	805	89.6	773	86.0	201	86.6	286	89.1	244	94.3
	Rent	84	11.5	130	11.8	199	18.0	73	11.1	93	10.4	126	14.0	31	13.4	35	10.9	15	5.7
	Total	732	100.0	1,105	100.0	1,105	100.0	658	100.0	898	100.0	899	100.0	232	100.0	321	100.0	259	100.0
75-84	Own	379	76.3	451	79.4	336	58.4	292	75.3	386	83.9	444	71.7	124	79.0	143	84.6	95	77.6
	Rent	118	23.7	117	20.6	240	41.6	96	24.7	74	16.1	175	28.3	33	21.0	26	15.4	28	22.4
	Total	497	100.0	568	100.0	576	100.0	388	100.0	460	100.0	620	100.0	157	100.0	169	100.0	123	100.0
85+	Own	165	59.4	134	64.4	130	57.3	76	51.0	107	69.9	167	86.6	25	59.5	44	74.6	42	75.4
	Rent	113	40.6	74	35.6	96	42.7	73	49.0	46	30.1	26	13.4	17	40.5	15	25.4	14	24.6
	Total	278	100.0	208	100.0	226	100.0	149	100.0	153	100.0	193	100.0	42	100.0	59	100.0	56	100.0
TOTAL	Own	4,773	83.7	5,226	85.1	5,434	85.2	6,013	87.7	5,456	87.7	5,769	87.4	1,500	79.7	1,576	80.0	1,562	76.6
	Rent	932	16.3	913	14.9	942	14.8	846	12.3	763	12.3	831	12.6	382	20.3	395	20.0	478	23.4
	Total	5,705	100.0	6,139	100.0	6,376	100.0	6,859	100.0	6,219	100.0	6,600	100.0	1,882	100.0	1,971	100.0	2,040	100.0

Sources: U.S. Census Bureau; Maxfield Research and Consulting LLC

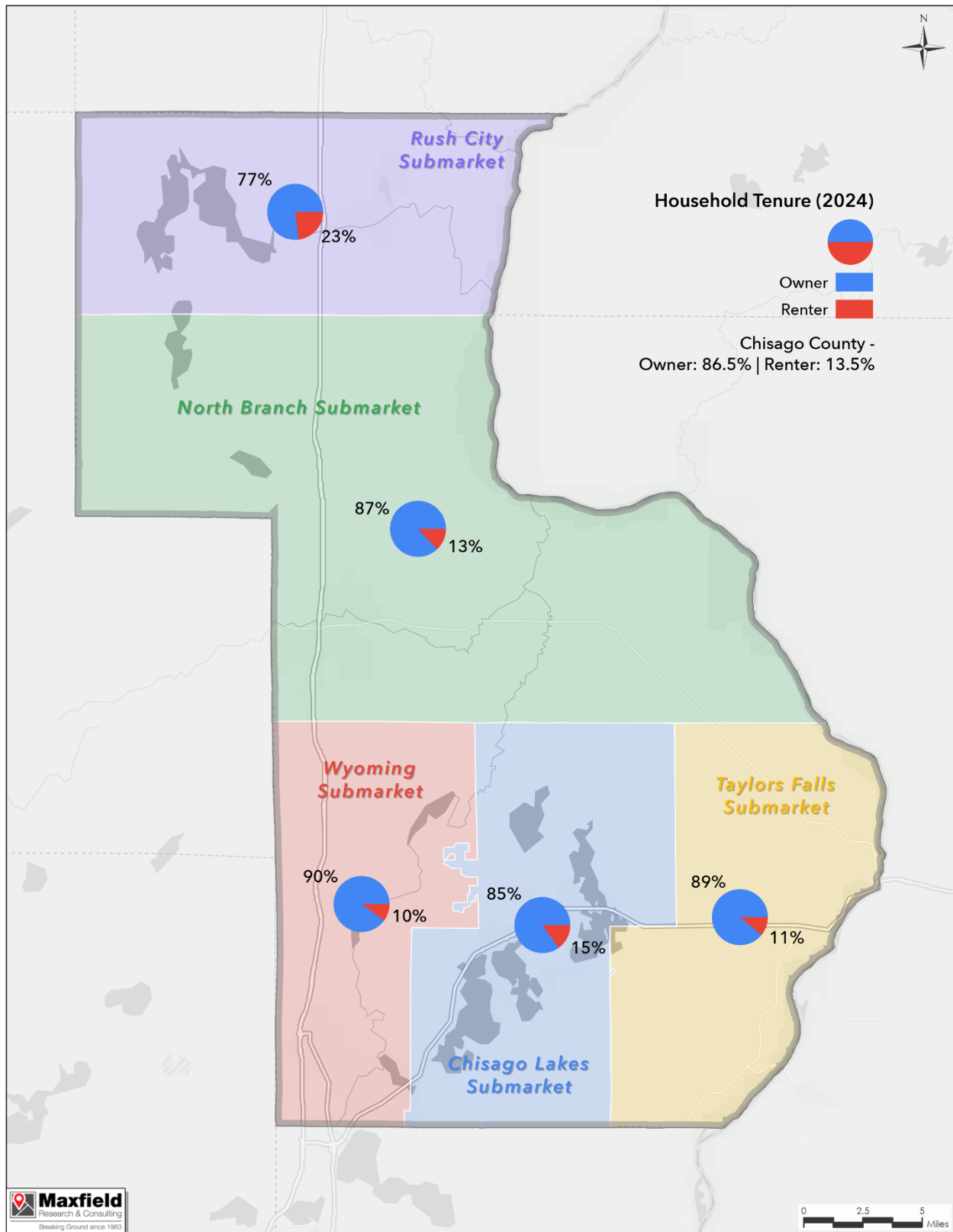
DEMOGRAPHIC ANALYSIS

TABLE D-12
TENURE BY AGE OF HOUSEHOLDER
CHISAGO COUNTY
2010, 2020 and 2024

Age		TAYLORS FALLS SUBMARKET						WYOMING SUBMARKET						CHISAGO COUNTY					
		2010		2020		2024		2010		2020		2024		2010		2020		2024	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	17	58.6	26	57.8	26	72.7	33	56.9	27	43.5	93	74.4	204	50.1	202	51.4	330	65.1
	Rent	12	41.4	19	42.2	10	27.3	25	43.1	35	56.5	32	25.6	203	49.9	191	48.6	177	34.9
	Total	29	100.0	45	100.0	36	100.0	58	100.0	62	100.0	125	100.0	407	100.0	393	100.0	507	100.0
25-34	Own	225	80.6	197	83.1	202	80.5	364	80.2	418	86.5	481	79.7	2,008	78.2	2,070	82.1	2,291	78.7
	Rent	54	19.4	40	16.9	49	19.5	90	19.8	65	13.5	123	20.3	559	21.8	451	17.9	620	21.3
	Total	279	100.0	237	100.0	251	100.0	454	100.0	483	100.0	604	100.0	2,567	100.0	2,521	100.0	2,911	100.0
35-44	Own	294	87.5	291	85.6	345	84.4	641	90.0	740	89.8	712	92.3	3,558	87.9	3,173	87.2	3,330	90.9
	Rent	42	12.5	49	14.4	64	15.6	71	10.0	84	10.2	60	7.7	490	12.1	467	12.8	334	9.1
	Total	336	100.0	340	100.0	409	100.0	712	100.0	824	100.0	772	100.0	4,048	100.0	3,640	100.0	3,664	100.0
45-54	Own	444	92.7	322	90.7	360	93.3	867	93.4	903	93.5	783	94.3	4,555	91.2	3,601	89.5	3,700	89.9
	Rent	35	7.3	33	9.3	26	6.7	61	6.6	63	6.5	47	5.7	442	8.8	423	10.5	417	10.1
	Total	479	100.0	355	100.0	386	100.0	928	100.0	966	100.0	831	100.0	4,997	100.0	4,024	100.0	4,117	100.0
55-64	Own	296	91.1	435	91.8	413	93.8	515	91.0	1,140	94.1	1,258	97.6	3,162	91.4	4,380	91.1	4,650	94.8
	Rent	29	8.9	39	8.2	27	6.2	51	9.0	71	5.9	31	2.4	298	8.6	427	8.9	253	5.2
	Total	325	100.0	474	100.0	441	100.0	566	100.0	1,211	100.0	1,288	100.0	3,460	100.0	4,807	100.0	4,903	100.0
65-74	Own	147	90.7	261	90.3	283	91.3	254	79.4	591	91.1	734	91.0	1,835	87.2	2,918	89.5	2,940	87.0
	Rent	15	9.3	28	9.7	27	8.7	66	20.6	58	8.9	72	9.0	269	12.8	344	10.5	439	13.0
	Total	162	100.0	289	100.0	310	100.0	320	100.0	649	100.0	806	100.0	2,104	100.0	3,262	100.0	3,379	100.0
75-84	Own	88	90.7	114	88.4	101	89.4	109	63.4	270	77.8	205	84.7	992	75.7	1,364	81.5	1,182	70.6
	Rent	9	9.3	15	11.6	12	10.6	63	36.6	77	22.2	37	15.3	319	24.3	309	18.5	492	29.4
	Total	97	100.0	129	100.0	113	100.0	172	100.0	347	100.0	242	100.0	1,311	100.0	1,673	100.0	1,674	100.0
85+	Own	27	87.1	42	80.8	33	76.9	25	32.9	58	53.7	66	52.9	318	55.2	385	66.4	437	68.2
	Rent	4	12.9	10	19.2	10	23.1	51	67.1	50	46.3	59	47.1	258	44.8	195	33.6	204	31.8
	Total	31	100.0	52	100.0	42	100.0	76	100.0	108	100.0	125	100.0	576	100.0	580	100.0	642	100.0
TOTAL	Own	1,538	88.5	1,688	87.9	1,763	88.7	2,808	85.5	4,147	89.2	4,332	90.4	16,632	85.4	18,093	86.6	18,860	86.5
	Rent	200	11.5	233	12.1	225	11.3	478	14.5	503	10.8	461	9.6	2,838	14.6	2,807	13.4	2,937	13.5
	Total	1,738	100.0	1,921	100.0	1,988	100.0	3,286	100.0	4,650	100.0	4,793	100.0	19,470	100.0	20,900	100.0	21,797	100.0

Sources: U.S. Census Bureau; Maxfield Research and Consulting LLC

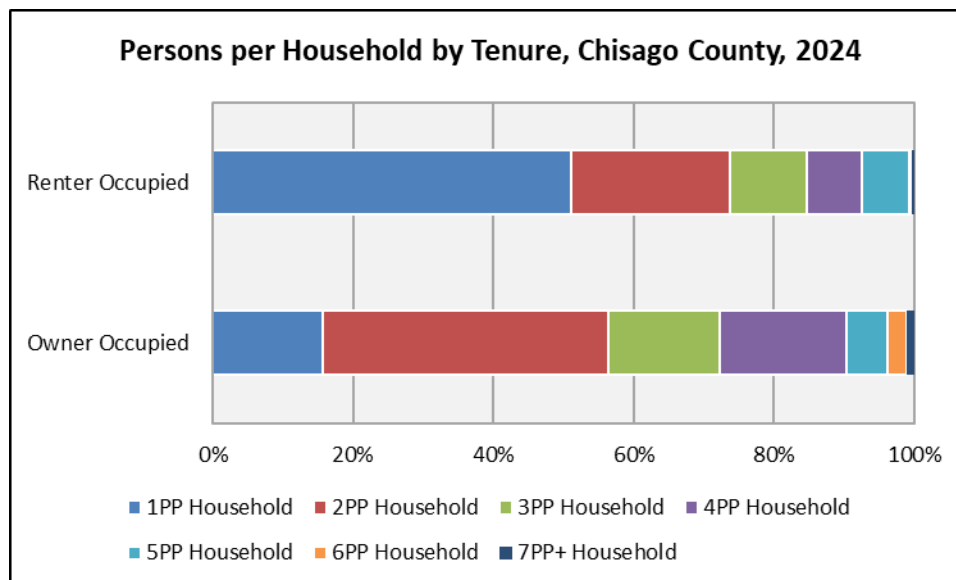
Household Tenure by Submarket (2024)



Tenure by Household Size

Table D-13 shows the distribution of households by size and tenure in Chisago County in 2024. This data is useful in that it sheds insight into unit type that may be most needed in Chisago County.

- Household size for renters tends to be smaller than for owners. This trend is a result of the typical market segments for rental housing, including households that are younger and are less likely to be married with children, as well as, older adults and seniors who choose to downsize from their single-family homes. In 2024, 51% of renter households Chisago County were one-person households.
- Approximately 74% of renter households in Chisago County in 2024 have either one or two people. The one-person households would primarily seek one-bedroom units and two-person households that are a couple would primarily seek one-bedroom units. Two-person households that consist of a parent and child or roommate would primarily seek two-bedroom units. Larger households would seek units with multiple bedrooms.
- Owner households were most likely to contain two people in Chisago County, representing 41% of households.
- One-person households in Chisago County have the highest percentage of renters among all household types (51.2%). Seven-person plus households have the lowest renter percentage among all household types (0.4%).



DEMOGRAPHIC ANALYSIS

TABLE D-13
HOUSEHOLD SIZE BY TENURE
CHISAGO COUNTY
2024

Size	CHISAGO LAKES SUBMARKET				NORTH BRANCH SUBMARKET				RUSH CITY SUBMARKET			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1PP Household	747	13.8%	554	58.8%	1,047	18.1%	403	48.5%	245	15.7%	301	63.0%
2PP Household	2,162	39.8%	215	22.8%	2,241	38.8%	202	24.3%	741	47.4%	83	17.3%
3PP Household	924	17.0%	20	2.2%	934	16.2%	153	18.4%	222	14.2%	30	6.2%
4PP Household	1,003	18.5%	37	4.0%	1,008	17.5%	20	2.4%	202	12.9%	37	7.8%
5PP Household	322	5.9%	110	11.7%	381	6.6%	54	6.5%	61	3.9%	22	4.5%
6PP Household	233	4.3%	5	0.6%	85	1.5%	0	0.0%	52	3.3%	6	1.2%
7PP+ Household	42	0.8%	0	0.0%	74	1.3%	0	0.0%	39	2.5%	0	0.0%
Total	5,434	100%	942	100%	5,769	100%	831	100%	1,562	100%	478	100%

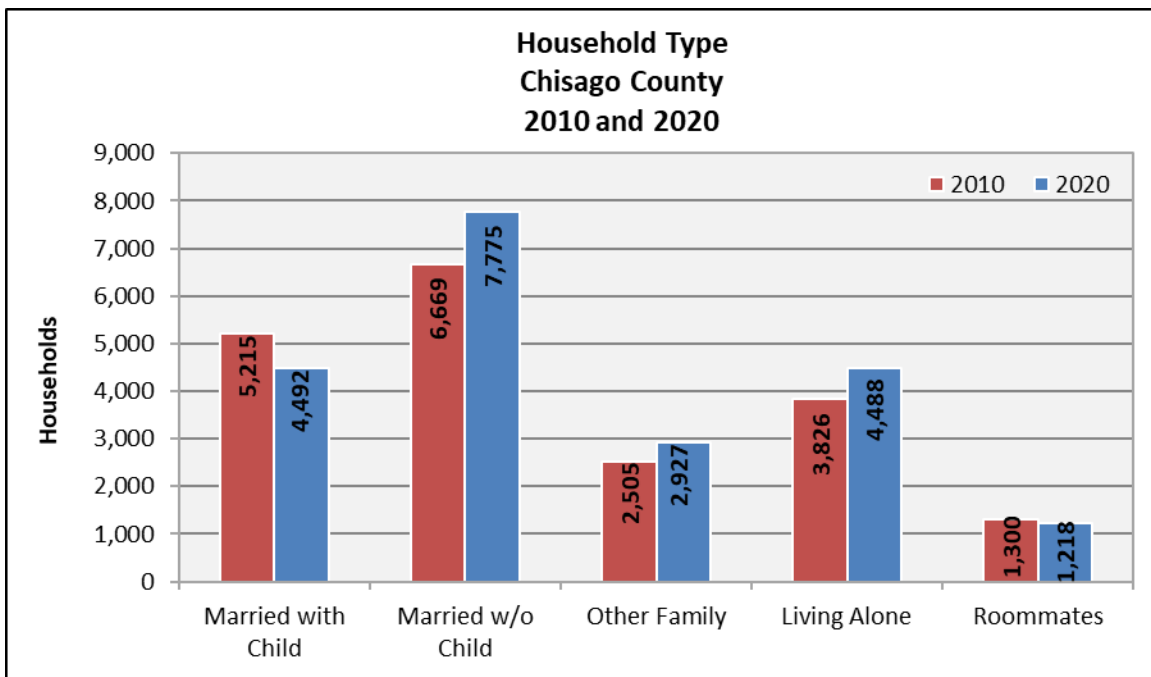
Size	TAYLORS FALLS SUBMARKET				WYOMING SUBMARKET				CHISAGO COUNTY			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1PP Household	306	17.4%	102	45.4%	602	13.9%	143	31.1%	2,947	15.6%	1,503	51.2%
2PP Household	727	41.2%	54	24.2%	1,828	42.2%	105	22.8%	7,698	40.8%	659	22.5%
3PP Household	237	13.4%	40	17.9%	666	15.4%	81	17.7%	2,983	15.8%	324	11.0%
4PP Household	309	17.5%	21	9.2%	883	20.4%	114	24.8%	3,405	18.1%	229	7.8%
5PP Household	113	6.4%	3	1.4%	217	5.0%	8	1.8%	1,094	5.8%	197	6.7%
6PP Household	50	2.8%	0	0.0%	106	2.5%	0	0.0%	526	2.8%	11	0.4%
7PP+ Household	22	1.2%	4	1.9%	30	0.7%	8	1.8%	207	1.1%	13	0.4%
Total	1,763	100%	225	100%	4,332	100%	461	100%	18,860	100%	2,937	100%

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research and Consulting LLC

Household Type

Table D-14 shows a breakdown of the type of households present in Chisago County in 2010, 2020 and 2024. The data is useful in assessing housing demand since the household composition often dictates the type of housing needed and preferred. The following key points are summarized from Table D-14.

- Across all submarkets in the county, married couples with no children (“empty nesters or never nesters”) represented the largest household type or about 37% of all households across Chisago County.
- Married couples with children accounted for 26.7% of all households in the county in 2010 and decreased to 21.5% in 2020. In contrast, the Twin Cities Metro Area is mainly comprised of non-family households with individuals living alone (28.8%), or family households who are married without children (27.5%) in 2020.
- Persons living alone account for 20% of households, much lower than 29% across the Twin Cities Metro Area.



DEMOGRAPHIC ANALYSIS

TABLE D-14
HOUSEHOLD TYPE
CHISAGO COUNTY
2010, 2020 & 2024

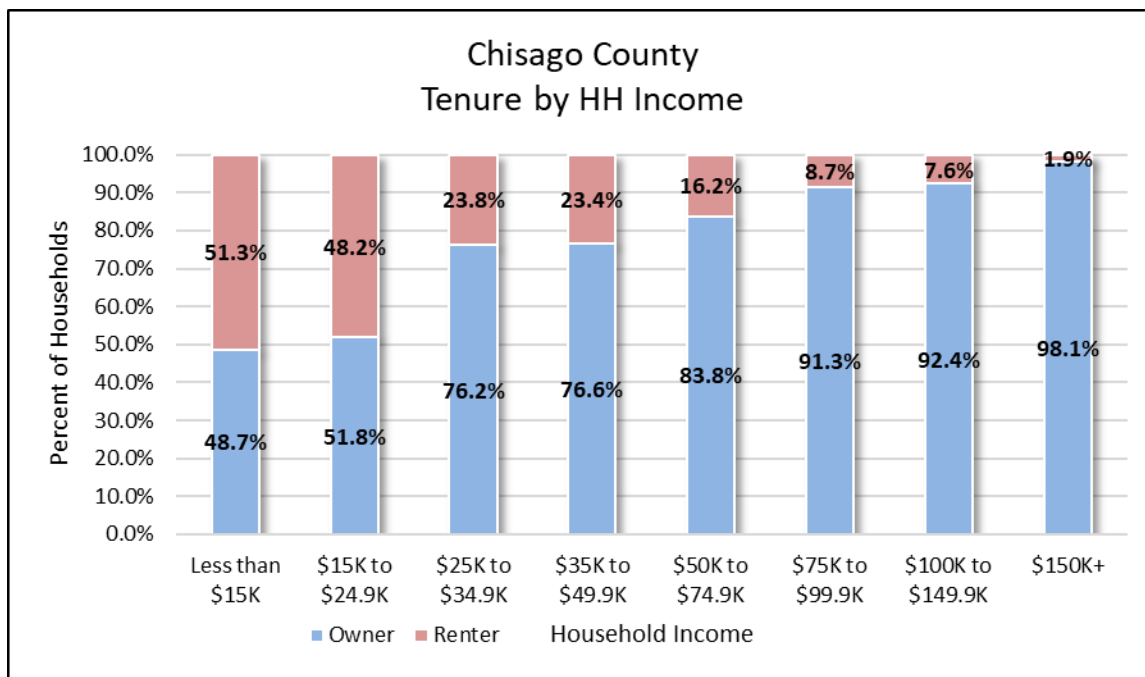
Number of Households	Select HH Count			Family Households									Non-Family Households					
				Married w/o Child			Married w/ Child			Other *			Living Alone			Roommates		
	2010	2020	2024	2010	2020	2024	2010	2020	2024	2010	2020	2024	2010	2020	2024	2010	2020	2024
Chisago Lakes Sub.	5,831	6,139	6,376	2,034	2,328	2,401	1,397	1,315	1,904	660	756	566	1,497	1,432	1,301	243	308	205
North Branch Sub.	4,938	6,219	6,600	1,878	2,271	2,348	1,640	1,368	1,512	751	896	779	549	1,254	1,450	120	430	512
Rush City Sub.	1,684	1,971	2,040	649	690	663	402	303	331	287	338	336	251	508	546	95	132	163
Taylors Falls Sub.	1,805	1,921	1,988	590	697	704	466	413	449	226	294	301	342	400	408	181	117	126
Wyoming Sub.	5,257	10,636	4,793	1,518	7,775	1,974	1,310	1,093	1,264	581	643	629	1,187	894	745	661	231	181
Chisago County	19,515	26,886	21,797	6,669	13,761	8,090	5,215	4,492	5,460	2,505	2,927	2,611	3,826	4,488	4,450	1,300	1,218	1,187
Twin Cities Metro Area	1,117,749	1,150,154	1,273,545	298,723	316,180	348,531	244,687	247,506	274,385	164,086	167,069	176,192	319,030	331,010	368,759	91,223	88,389	105,678
Percent of Total																		
Chisago Lakes Sub.	100%	100%	100%	34.9%	37.9%	37.6%	24.0%	21.4%	29.9%	11.3%	12.3%	8.9%	25.7%	23.3%	20.4%	4.2%	5.0%	3.2%
North Branch Sub.	100%	100%	100%	38.0%	36.5%	35.6%	33.2%	22.0%	22.9%	15.2%	14.4%	11.8%	11.1%	20.2%	22.0%	2.4%	6.9%	7.8%
Rush City Sub.	100%	100%	100%	38.5%	35.0%	32.5%	23.9%	15.4%	16.2%	17.0%	17.1%	16.5%	14.9%	25.8%	26.8%	5.6%	6.7%	8.0%
Taylors Falls Sub.	100%	100%	100%	32.7%	36.3%	35.4%	25.8%	21.5%	22.6%	12.5%	15.3%	15.1%	18.9%	20.8%	20.5%	10.0%	6.1%	6.3%
Wyoming Sub.	100%	100%	100%	28.9%	73.1%	41.2%	24.9%	10.3%	26.4%	11.1%	6.0%	13.1%	22.6%	8.4%	15.5%	12.6%	2.2%	3.8%
Chisago County Total	100%	100%	100%	34.2%	51.2%	37.1%	26.7%	16.7%	25.0%	12.8%	10.9%	12.0%	19.6%	16.7%	20.4%	6.7%	4.5%	5.4%
Twin Cities Metro Area Total	100%	100%	100%	26.7%	27.5%	27.4%	21.9%	21.5%	21.5%	14.7%	14.5%	13.8%	28.5%	28.8%	29.0%	8.2%	7.7%	8.3%
* Single-parent families, unmarried couples with children.																		
Sources: U.S. Census Bureau; Maxfield Research & Consulting																		

Household Tenure by Income

Table D-15 shows estimated household tenure by income in the Chisago County Submarkets as of 2024. As stated earlier, the Department of Housing and Urban Development determines affordable housing as not exceeding 30% of the household's income.

The higher the income, the lower percentage a household typically allocates to housing. Many lower income households, as well as many young and senior households, spend more than 30% of their income on housing, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income to housing.

- Typically, as income increases, so does the rate of homeownership. This can be seen in Chisago County, where the homeownership rate increases for households as income levels increase.
- An estimated 41.4% renter households in the County had household incomes of less than \$34,999 in 2024. A portion of renter households (43.9%), lifestyle renters (those who prefer to rent rather than own), have household incomes of \$50,000 or more.



DEMOGRAPHIC ANALYSIS

TABLE D-15
TENURE BY HOUSEHOLD INCOME
CHISAGO COUNTY ANALYSIS AREA
2024

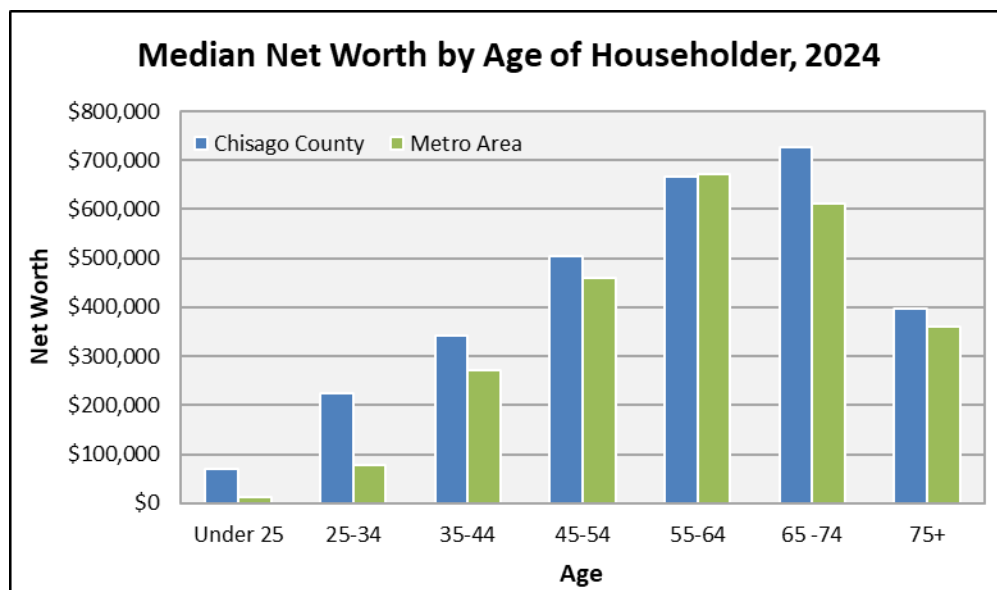
Income	CHISAGO LAKES SUBMARKET				NORTH BRANCH SUBMARKET				RUSH CITY SUBMARKET			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than \$15,000	99	38.5%	157	61.5%	205	63.3%	119	36.7%	74	32.4%	154	67.6%
\$15,000 to \$24,999	67	27.3%	180	72.7%	185	54.2%	156	45.8%	30	54.5%	25	45.5%
\$25,000 to \$34,999	169	74.9%	57	25.1%	376	75.6%	121	24.4%	81	55.6%	65	44.4%
\$35,000 to \$49,999	346	73.7%	123	26.3%	388	77.9%	110	22.1%	134	50.4%	132	49.6%
\$50,000 to \$74,999	656	79.3%	171	20.7%	834	83.4%	166	16.6%	334	81.6%	75	18.4%
\$75,000 to \$99,999	826	83.9%	158	16.1%	846	93.0%	63	7.0%	285	95.9%	12	4.1%
\$100,000 to \$149,999	1,517	95%	73	4.6%	1,675	92.9%	128	7.1%	438	97.3%	12	2.7%
\$150,000+	1,754	98.7%	22	1.3%	1,599	99.0%	16	1.0%	234	93.1%	17	6.9%
Total	5,434	85.2%	942	14.8%	6,107	87.4%	880	12.6%	1,610	76.6%	493	23.4%
Median Household Income	\$119,304		\$47,743		\$106,399		\$34,866		\$86,996		\$36,142	
Income	TAYLORS FALLS SUBMARKET				WYOMING SUBMARKET				CHISAGO COUNTY			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than \$15,000	54	62.0%	33	38.0%	75	51.8%	70	48.2%	508	48.7%	534	51.3%
\$15,000 to \$24,999	41	66.1%	21	33.9%	128	77.7%	37	22.3%	451	51.8%	419	48.2%
\$25,000 to \$34,999	41	53.6%	36	46.4%	272	94.9%	15	5.1%	939	76.2%	293	23.8%
\$35,000 to \$49,999	166	74.5%	57	25.5%	419	95.2%	21	4.8%	1,452	76.6%	443	23.4%
\$50,000 to \$74,999	259	91.7%	23	8.3%	597	88.0%	82	12.0%	2,680	83.8%	517	16.2%
\$75,000 to \$99,999	287	93.8%	19	6.2%	729	96.1%	29	3.9%	2,972	91.3%	282	8.7%
\$100,000 to \$149,999	517	95%	26	4.7%	998	84.2%	188	15.8%	5,145	92.4%	426	7.6%
\$150,000+	441	96.6%	16	3.4%	1,184	97.8%	27	2.2%	5,212	98.1%	99	1.9%
Total	1,805	88.7%	230	11.3%	4,403	90.4%	468	9.6%	19,359	86.5%	3,013	13.5%
Median Household Income	\$102,814		\$22,755		\$100,889		\$91,455		\$106,751		\$44,518	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research and Consulting

Net Worth

Table D-16 shows household net worth in Chisago County in 2024. Simply stated, net worth is the difference between assets and liabilities, or the total value of assets after the debt is subtracted. The data was compiled and estimated by ESRI based on the Survey of Consumer Finances and Federal Reserve Board data. According to the Federal Reserve Board's Survey of Consumer Financing, the average homeowner's net housing worth is \$35,800 compared to an average net worth of just over \$10,000 for renters.

- Chisago County reported an average net worth of \$1,585,483 and a median net worth of \$437,115. Median net worth is generally a more accurate depiction of wealth than the average figure. A few households with very large net worth can significantly skew the average. Communities with high levels of farming equipment and land assets tend to also increase the average and median net worth in those areas.
- Median net worth rises with age, peaking between 55 and 74 when adults are in peak earning years. After age 75, median net worth begins to decline as more people leave the workforce and live on fixed incomes.



DEMOGRAPHIC ANALYSIS

TABLE D-16
NET WORTH BY AGE OF HOUSEHOLDER
CHISAGO COUNTY
2024

	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
Chisago County								
Less than \$15,000	1,342	93	200	240	158	228	189	234
\$15,000 to \$34,999	515	71	57	135	83	64	53	52
\$35,000 to \$49,999	241	19	47	50	32	34	34	25
\$50,000 to \$99,999	560	22	127	104	72	66	72	97
\$100,000 to \$149,999	1,216	59	274	269	184	180	126	124
\$150,000 to \$249,999	2,349	64	460	496	406	324	278	321
\$250,000 or more	14,904	47	1,150	2,655	2,754	3,678	2,895	1,725
Subtotal	21,127	375	2,315	3,949	3,689	4,574	3,647	2,578
<i>Median Net Worth</i>	<i>\$437,115</i>	<i>\$69,443</i>	<i>\$223,113</i>	<i>\$341,392</i>	<i>\$504,645</i>	<i>\$667,782</i>	<i>\$726,842</i>	<i>\$396,968</i>
<i>Average Net Worth</i>	<i>\$1,585,483</i>	<i>\$128,058</i>	<i>\$298,932</i>	<i>\$1,058,911</i>	<i>\$1,421,264</i>	<i>\$2,087,370</i>	<i>\$2,305,070</i>	<i>\$2,159,894</i>
Twin Cities Metro Area								
Less than \$15,000	200,891	25,624	61,800	39,908	21,645	20,924	16,532	14,458
\$15,000 to \$34,999	68,058	7,428	19,900	16,815	8,692	6,276	4,881	4,066
\$35,000 to \$49,999	25,581	1,025	7,955	6,433	3,861	2,427	2,306	1,574
\$50,000 to \$99,999	48,549	930	15,065	10,502	7,505	4,765	4,551	5,231
\$100,000 to \$149,999	71,748	1,402	17,009	14,057	11,699	10,797	8,302	8,482
\$150,000 to \$249,999	108,432	3,110	22,249	22,785	18,511	14,515	13,125	14,137
\$250,000 or more	704,685	4,202	58,205	132,232	138,415	156,730	132,111	82,790
Total	1,227,944	43,721	202,183	242,732	210,328	216,434	181,808	130,738
<i>Median Net Worth</i>	<i>\$309,897</i>	<i>\$13,084</i>	<i>\$78,632</i>	<i>\$270,404</i>	<i>\$458,896</i>	<i>\$672,612</i>	<i>\$612,853</i>	<i>\$360,893</i>
<i>Average Net Worth</i>	<i>\$1,498,466</i>	<i>\$72,538</i>	<i>\$192,837</i>	<i>\$855,398</i>	<i>\$1,603,768</i>	<i>\$2,447,625</i>	<i>\$2,612,915</i>	<i>\$1,957,616</i>

Sources: ESRI; Maxfield Research & Consulting

Introduction

The variety and condition of the housing stock in a community provides the basis for an attractive living environment. Housing functions as a building block for neighborhoods and goods and services. We examined the housing market in each Chisago County submarket by reviewing data on the age of the existing housing supply; examining residential building trends since 2018; and reviewing housing data from the American Community Survey.

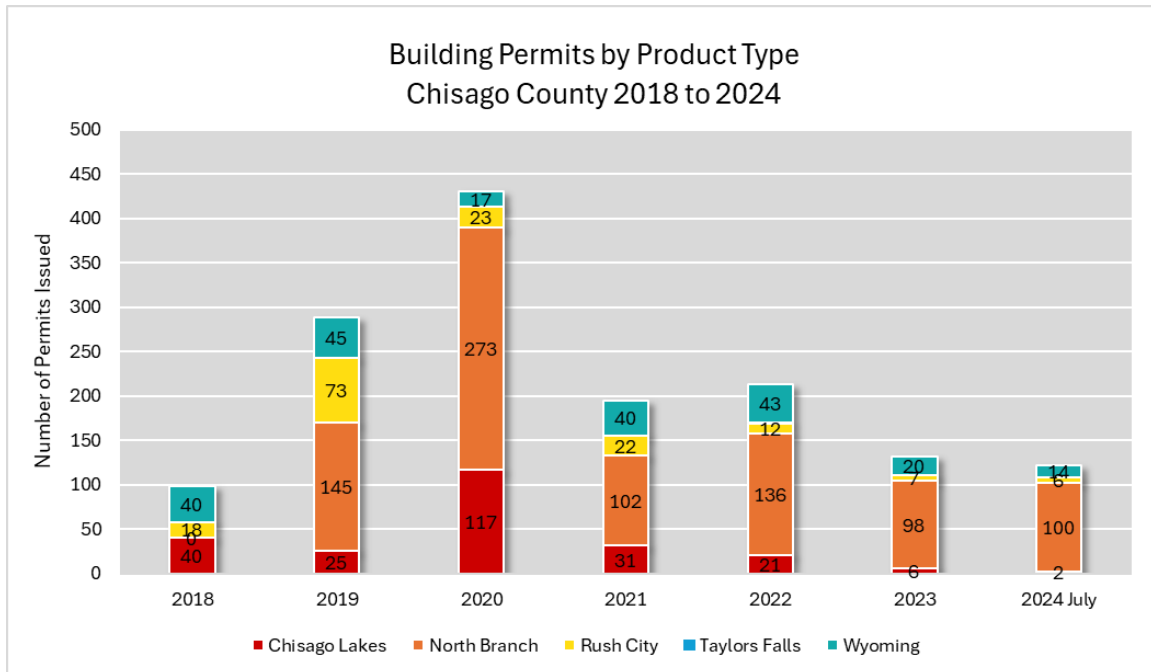
Residential Construction Trends

Maxfield Research obtained data on the number of new construction housing units from Chisago County and Cities within Chisago County. Table HC-1 displays the number of building permits issued for new construction of residential units in Chisago County broken down by submarket. It should be noted that not all cities and townships participated in providing building permit data.

- Since 2018, Chisago County has permitted 935 single-family homes, 122 duplexes/townhomes, and 420 multifamily units, which includes apartment style buildings.
- The most active submarket is North Branch, which has accounted for 57% of all units permitted in the County since 2018.
- Multifamily developments comprised 45% of all units permitted during this period, accounting for 420 units. Again, North Branch had the most development activity, accounting for 280 of the 420 units, or 66.7% of multifamily units permitted.
- Townhomes accounted for 13% of units, with 110 of the 122 units being built in North Branch. The only other submarket with any townhome development was Rush City.
- On average, the County permitted 134 single family units per year, 17 townhomes per year, and 60 multifamily units per year. Single-family homes are consistently being built, while townhomes and multifamily developments are more sporadic.

HOUSING CHARACTERISTICS

HC-1 RESIDENTIAL BUILDING PERMITS CHISAGO COUNTY SUBMARKETS 2024						
Single family						
<u>Year</u>	<u>Chisago Lakes</u>	<u>North Branch</u>	<u>Rush City</u>	<u>Taylors Falls</u>	<u>Wyoming</u>	<u>Total</u>
2018	40	n/a	16	0	40	96
2019	25	49	17	0	45	136
2020	33	113	23	0	17	186
2021	31	90	20	0	40	181
2022	21	52	12	1	43	129
2023	6	68	3	0	20	97
2024 July	2	92	2	0	14	110
Total	158	464	93	1	219	935
Townhomes and Duplexes						
<u>Year</u>	<u>Chisago Lakes</u>	<u>North Branch</u>	<u>Rush City</u>	<u>Taylors Falls</u>	<u>Wyoming</u>	<u>Total</u>
2018	0	0	2	0	0	2
2019	0	48	0	0	0	48
2020	0	0	0	0	0	0
2021	0	12	2	0	0	14
2022	0	12	0	0	0	12
2023	0	30	4	0	0	34
2024 July	0	8	4	0	0	12
Total	0	110	12	0	0	122
Multifamily						
<u>Year</u>	<u>Chisago Lakes</u>	<u>North Branch</u>	<u>Rush City</u>	<u>Taylors Falls</u>	<u>Wyoming</u>	<u>Total</u>
2018	0	0	0	0	0	0
2019	0	48	56	0	0	104
2020	84	160	0	0	0	244
2021	0	0	0	0	0	0
2022	0	72	0	0	0	72
2023	0	0	0	0	0	0
2024 July	0	0	0	0	0	0
Total	84	280	56	0	0	420
Sources: Chisago County; Chisago County Cities, Maxfield Research and Consulting						



American Community Survey

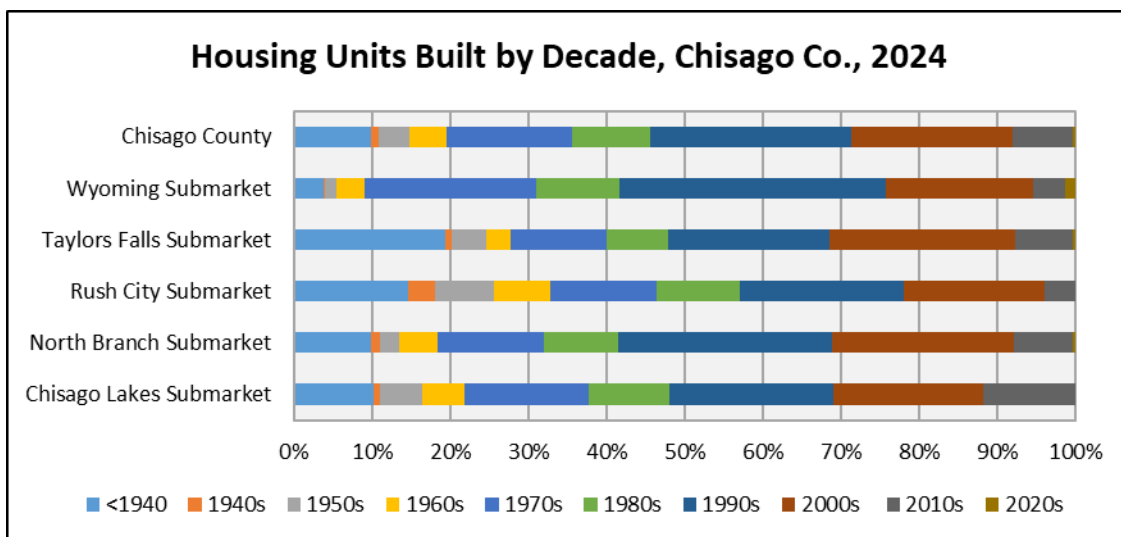
The American Community Survey (“ACS”) is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to approximately 3 million addresses annually. The survey gathers data previously contained only in the long form of the decennial census. As a result, the survey provides a more “up-to-date” portrait of demographic, economic, social, and household characteristics every year, not just every ten years. The most recent ACS highlights data collected between 2010 and 2024.

The following tables show key data from the American Community Survey for Chisago County. For a comparison, information for Chisago County is broken down by submarket.

Age of Housing Stock

The following graph shows the age distribution of the housing stock based on data from the U.S. Census Bureau and the American Community Survey (5-Year estimates). Table HC-2 includes the number of housing units built in Chisago County, prior to 1940 and during each decade since.

- In Chisago County, the largest proportion of the housing stock was built in the 1990s (27.2%), followed by the 2000s (21.8%) and the 1970s (16.9%).
- The 1990s were the most active decade in most submarkets, except Taylors Falls, which was the 2000s.
- About 30% of the total housing stock in the County has been built since the 2000s, and only 10% is older than the 1940s.



HOUSING CHARACTERISTICS

TABLE HC-2
AGE OF HOUSING STOCK
CHISAGO COUNTY
2024

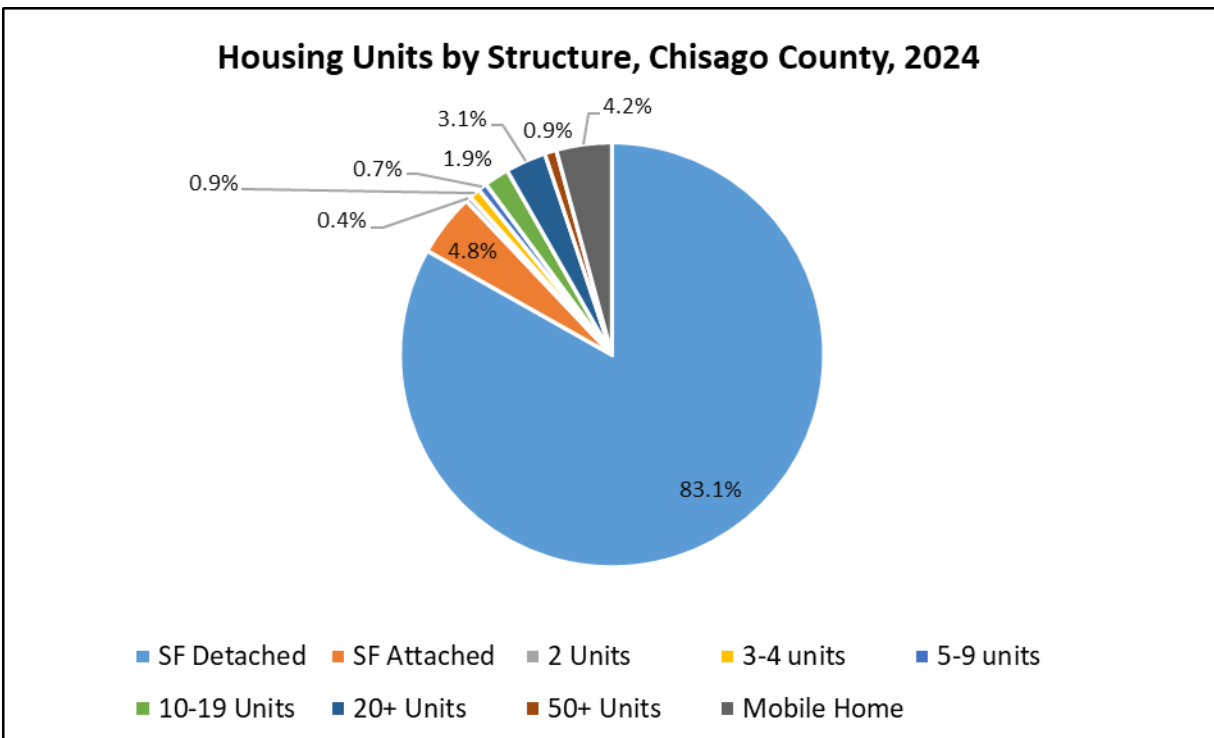
			Year Unit Built																			
			<1940		1940s		1950s		1960s		1970s		1980s		1990s		2000s		2010s		2020s	
			No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
	Total Units	Med. Yr. Built																				
CHISAGO LAKES SUBMARKET																						
Owner-Occupied	5,075	1991	476	9.4	33	0.7	293	5.8	260	5.1	564	11.1	517	10.2	1,159	22.8	1,066	21.0	707	13.9	0	0.0
Renter-Occupied	880	1993	133	15.1	9	1.0	36	4.1	58	6.6	382	43.4	102	11.6	82	9.3	78	8.9	0	0.0	0	0.0
Total	5,955	1991	609	10.2	42	0.7	329	5.5	318	5.3	946	15.9	619	10.4	1,241	20.8	1,144	19.2	707	11.9	0	0.0
NORTH BRANCH SUBMARKET																						
Owner-Occupied	5,580	1991	561	10.1	45	0.8	151	2.7	218	3.9	743	13.3	538	9.6	1,561	28.0	1,304	23.4	459	8.2	14	0.3
Renter-Occupied	794	1994	74	9.3	21	2.6	15	1.9	91	11.5	125	15.7	70	8.8	189	23.8	189	23.8	20	2.5	12	1.5
Total	6,374	1991	635	10.0	66	1.0	166	2.6	309	4.8	868	13.6	608	9.5	1,750	27.5	1,493	23.4	479	7.5	26	0.4
RUSH CITY SUBMARKET																						
Owner-Occupied	1,588	1985	271	17.1	46	2.9	89	5.6	103	6.5	204	12.8	101	6.4	385	24.2	313	19.7	76	4.8	0	0.0
Renter-Occupied	486	1991	31	6.4	27	5.6	67	13.8	46	9.5	79	16.3	120	24.7	48	9.9	60	12.3	8	1.6	0	0.0
Total	2,074	1986	302	14.6	73	3.5	156	7.5	149	7.2	283	13.6	221	10.7	433	20.9	373	18.0	84	4.1	0	0.0
TAYLORS FALLS SUBMARKET																						
Owner-Occupied	1,618	1989	297	18.4	13	0.8	62	3.8	45	2.8	197	12.2	137	8.5	361	22.3	387	23.9	119	7.4	7	0.4
Renter-Occupied	207	1983	59	28.5	2	1.0	17	8.2	12	5.8	30	14.5	6	2.9	18	8.7	46	22.2	17	8.2	0	0.0
Total	1,825	1988	356	19.5	15	0.8	79	4.3	57	3.1	227	12.4	143	7.8	379	20.8	433	23.7	136	7.5	7	0.4
WYOMING SUBMARKET																						
Owner-Occupied	4,141	1992	158	3.8	7	0.2	69	1.7	141	3.4	898	21.7	435	10.5	1,462	35.3	781	18.9	190	4.6	62	1.5
Renter-Occupied	447	1993	18	4.0	0	0.0	3	0.7	21	4.7	129	28.9	56	12.5	125	28.0	95	21.3	0	0.0	0	0.0
Total	4,588	1992	176	3.8	7	0.2	72	1.6	162	3.5	1,027	22.4	491	10.7	1,587	34.6	876	19.1	190	4.1	62	1.4
CHISAGO COUNTY																						
Owner-Occupied	18,002	1993	1,763	9.8	144	0.8	664	3.7	767	4.3	2,606	14.5	1,728	9.6	4,928	27.4	3,851	21.4	1,551	8.6	83	0.5
Renter-Occupied	2,814	1979	315	11.2	59	2.1	138	4.9	228	8.1	745	26.5	354	12.6	462	16.4	468	16.6	45	1.6	12	0.4
Total	20,816	1992	2,078	10.0	203	1.0	802	3.9	995	4.8	3,351	16.1	2,082	10.0	5,390	25.9	4,319	20.7	1,596	7.7	95	0.5
Sources: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting																						

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting

Housing Units by Structure and Tenure

Table HC-3 shows the housing stock in Chisago County by type of structure and tenure based on the 2022 ACS estimates, updated to 2024 figures.

- Single-family detached units are the dominate housing type for owner-occupied units in Chisago County, representing 83.1% of all units.
- Single-family detached units also make up a large share of the renter-occupied units across the county, particularly in the Wyoming submarket. Single-family detached homes accounted for between 25.9% to 43.6% of rental housing units across the five Chisago County submarkets.
- North Branch and Chisago Lakes have the highest proportion of high-density housing, with the most units in the 20 to 49 and 50+ units categories. Rental housing in the other submarkets tends to favor smaller rental housing development.
- Just over 40% of all rentals across the county are located in lower-density residential structures such as single-family homes or townhomes.



HOUSING CHARACTERISTICS

**TABLE HC-3
HOUSING UNITS BY STRUCTURE & TENURE
CHISAGO COUNTY
2024**

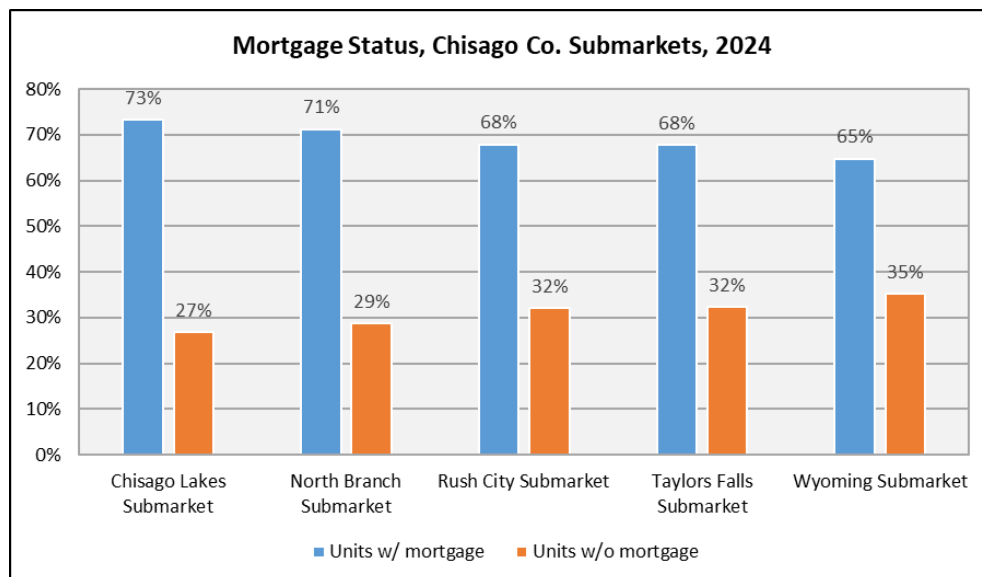
Units in Structure	CHISAGO LAKES SUBMARKET				NORTH BRANCH SUBMARKET				RUSH CITY SUBMARKET			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	4,947	91.0%	244	25.9%	5,414	93.9%	278	33.5%	1,465	93.8%	168	35.2%
1, attached	340	6.3%	113	12.0%	243	4.2%	44	5.3%	26	1.6%	78	16.3%
2	0	0.0%	47	5.0%	2	0.0%	0	0.0%	0	0.0%	24	4.9%
3 to 4	0	0.0%	43	4.5%	0	0.0%	92	11.0%	4	0.3%	14	2.9%
5 to 9	0	0.0%	20	2.2%	0	0.0%	42	5.1%	0	0.0%	27	5.6%
10 to 19	19	0.4%	147	15.6%	0	0.0%	63	7.6%	0	0.0%	112	23.5%
20 to 49	46	0.8%	240	25.5%	0	0.0%	285	34.2%	0	0.0%	47	9.9%
50 or more	0	0.0%	88	9.3%	0	0.0%	27	3.2%	0	0.0%	0	0.0%
Mobile home	81	1.5%	0	0.0%	109	1.9%	0	0.0%	65	4.2%	9	1.9%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	0.2%	0	0.0%
Total	5,434	100%	942	100%	5,769	100%	831	100%	1,562	100%	478	100%
Units in Structure	TAYLORS FALLS SUBMARKET				WYOMING SUBMARKET				CHISAGO COUNTY			
	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	1,595	90.5%	79	35.3%	3,731	86.1%	201	43.6%	17,152	90.9%	971	33.1%
1, attached	40	2.3%	36	15.9%	89	2.0%	30	6.5%	738	3.9%	301	10.3%
2	3	0.2%	13	5.8%	0	0.0%	0	0.0%	5	0.0%	84	2.9%
3 to 4	0	0.0%	28	12.6%	0	0.0%	5	1.1%	4	0.0%	182	6.2%
5 to 9	0	0.0%	25	11.1%	0	0.0%	33	7.2%	0	0.0%	147	5.0%
10 to 19	0	0.0%	14	6.3%	0	0.0%	58	12.5%	19	0.1%	394	13.4%
20 to 49	3	0.2%	18	8.2%	0	0.0%	36	7.8%	49	0.3%	626	21.3%
50 or more	0	0.0%	0	0.0%	0	0.0%	82	17.9%	0	0.0%	197	6.7%
Mobile home	122	6.9%	11	4.8%	512	11.8%	15	3.4%	889	4.7%	35	1.2%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	0.0%	0	0.0%
Total	1,763	100%	225	100%	4,332	100%	461	100%	18,860	100%	2,937	100%

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting

Owner-Occupied Housing Units by Mortgage Status

Table HC-4 shows mortgage status from the American Community Survey for 2024 (5-Year estimates). Mortgage status provides information on the cost of homeownership when analyzed in conjunction with mortgage payment data. A mortgage refers to all forms of debt where the property is pledged as security for repayment of debt. A first mortgage has priority claim over any other mortgage or if it is the only mortgage. A second (and sometimes third) mortgage is called a “junior mortgage,” a home equity line of credit (HELOC) would also fall into this category. Finally, a housing unit without a mortgage is owned free and clear and is debt free.

- Within Chisago County, about 70% of homes have a mortgage. Across the U.S., about 62% of homes have a mortgage and roughly 38% are debt free.
- The Wyoming submarket had the highest proportion of homes without a mortgage at 35.2%.
- Most homes did not carry a second mortgage or home equity loan. Of the homes in Chisago County with a mortgage, 60.6% did not have a second mortgage or home equity loan.
- Where debt other than a mortgage was reported, it was most likely to be a second mortgage only, with 2.5% of homes with a mortgage in Chisago County carrying a second mortgage.
- Housing units with a mortgage reported a higher median value than those without a mortgage in four of the five submarkets. In the Rush City Submarket, homes with a mortgage had a median value of \$267,732, compared to \$278,737 for homes without a mortgage.



HOUSING CHARACTERISTICS

TABLE HC-4
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS
CHISAGO COUNTY ANALYSIS AREA
2024

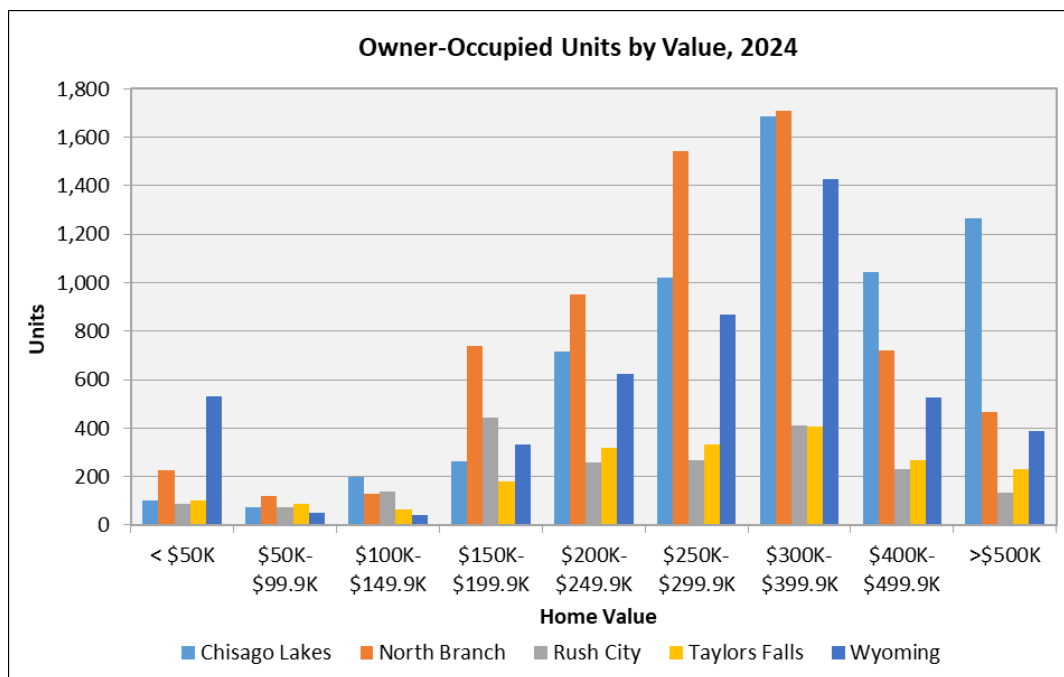
Mortgage Status	CHISAGO LAKES SUB.		NORTH BRANCH SUB.		RUSH CITY SUB.		TAYLORS FALLS SUB.		WYOMING SUB.		CHISAGO CO.	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Housing units without a mortgage	1,706	26.8	1,897	28.7	655	32.1	641	32.2	1,689	35.2	6,588	30.2
Housing units with a mortgage/debt	4,670	73.2	4,703	71.3	1,385	67.9	1,347	67.8	3,104	64.8	15,209	69.8
<i>Second mortgage only</i>	102	1.6	250	3.8	66	3.2	69	3.4	67	1.4	553	2.5
<i>Home equity loan only</i>	62	1.0	98	1.5	15	0.8	2	0.1	3	0.1	181	0.8
<i>Both second mortgage and equity loan</i>	0	0.0	7	0.1	0	0.0	0	0.0	0	0.0	7	0.0
<i>No second mortgage or equity loan</i>	4,048	63.5	3,963	60.0	1,211	59.4	1,156	58.2	2,826	59.0	13,204	60.6
Total	6,376	100.0	6,600	100.0	2,040	100.0	1,988	100.0	4,793	100.0	21,797	100.0
Median Value by Mortgage Status												
Housing units with a mortgage	\$349,677		\$298,687		\$267,732		\$301,094		\$302,952		\$307,000	
Housing units without a mortgage	\$308,534		\$254,119		\$278,737		\$261,184		\$255,256		\$282,200	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting

Owner-Occupied Housing Units by Value

Table HC-5 presents data on housing values summarized by nine price ranges. Housing value refers to the estimated price point the property would sell if the property were for sale. For single-family and townhome properties, value includes both the land and the structure. For condominium units, value refers to only the unit.

- The highest median home value was reported in the Chisago Lakes submarket, \$341,152, while the lowest was reported in the Rush City submarket at \$273,023 in 2024.
- Within Chisago County, about 7% of homes were valued under \$100,000. The highest proportion of homes valued under \$100,000 is in the Wyoming submarket (12.3%), while the smallest share is within the Chisago Lakes submarket (2.8%).
- The Wyoming submarket reported 11.1% of homes valued under \$50,000, the highest proportion in this bracket among all submarkets and higher than the Chisago County proportion of 4.8%.
- In Chisago County, 81.7% of homes were valued above \$200,000. Due to the higher costs of new construction, new homes would likely be priced at \$300,000 or higher.



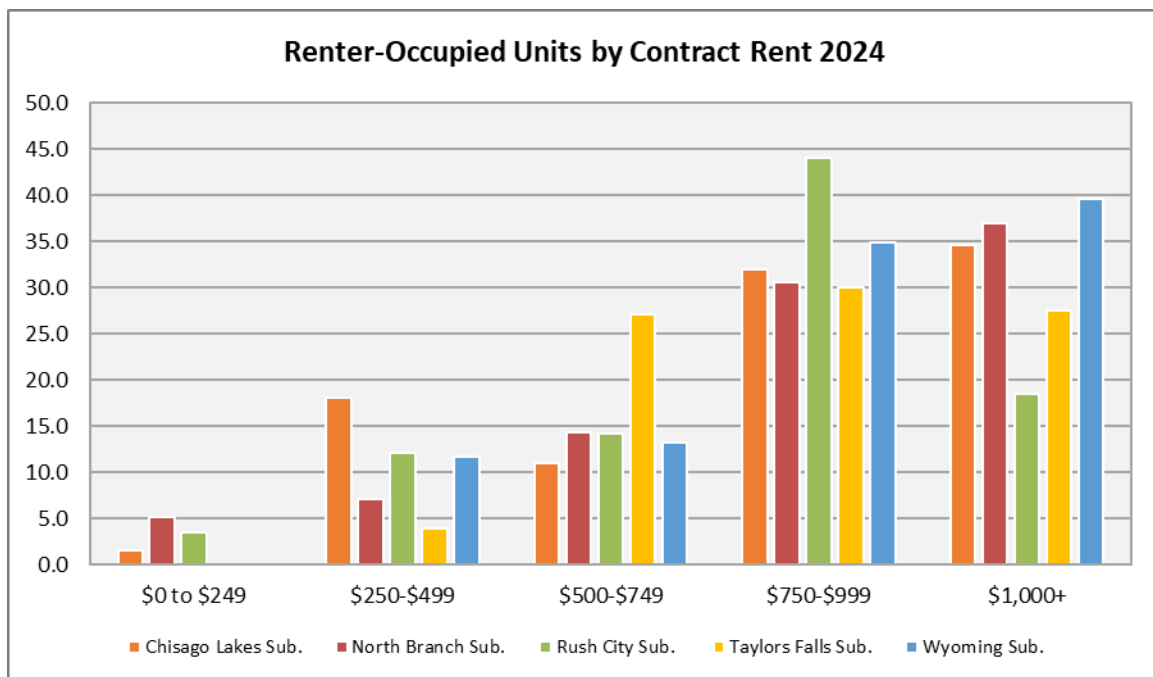
**TABLE HC-5
OWNER-OCCUPIED UNITS BY VALUE
CHISAGO COUNTY
2024**

	CHISAGO LAKES SUB.		NORTH BRANCH SUB.		RUSH CITY SUB.	
Home Value	No.	Pct.	No.	Pct.	No.	Pct.
Less than \$50,000	103	1.6	224	3.4	87	4.3
\$50,000-\$99,999	75	1.2	122	1.8	72	3.5
\$100,000-\$149,999	200	3.1	127	1.9	137	6.7
\$150,000-\$199,999	261	4.1	741	11.2	442	21.7
\$200,000-\$249,999	717	11.3	951	14.4	261	12.8
\$250,000-\$299,999	1,023	16.0	1,543	23.4	266	13.0
\$300,000-\$399,999	1,686	26.4	1,707	25.9	411	20.2
\$400,000-\$499,999	1,043	16.4	719	10.9	229	11.2
Greater than \$500,000	1,268	19.9	466	7.1	135	6.6
Total	6,376	100.0	6,600	100.0	2,040	100.0
Median Home Value	\$341,152		\$292,162		\$273,023	
	TAYLORS FALLS SUB.		WYOMING SUB.		CHISAGO CO.	
Home Value	No.	Pct.	No.	Pct.	No.	Pct.
Less than \$50,000	102	5.1	530	11.1	1,046	4.8
\$50,000-\$99,999	86	4.3	51	1.1	406	1.9
\$100,000-\$149,999	64	3.2	42	0.9	570	2.6
\$150,000-\$199,999	179	9.0	333	6.9	1,956	9.0
\$200,000-\$249,999	319	16.1	625	13.0	2,873	13.2
\$250,000-\$299,999	332	16.7	870	18.2	4,033	18.5
\$300,000-\$399,999	409	20.6	1,427	29.8	5,640	25.9
\$400,000-\$499,999	269	13.5	527	11.0	2,786	12.8
Greater than \$500,000	230	11.6	388	8.1	2,486	11.4
Total	1,988	100.0	4,793	100.0	21,797	100.0
Median Home Value	\$298,545		\$292,983		\$299,800	
Sources: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting						

Renter-Occupied Units by Contract Rent

Table HC-6 presents information on the monthly housing costs for renters called contract rent (also known as asking rent). Contract rent is the monthly rent agreed to regardless of any utilities, furnishings, fees, or services that may be included.

- Chisago County residents were most likely to pay between \$749 and \$999 in monthly rent, with 33.8% of renter occupied units reporting rents in this range.
- In every submarket, the largest rent categories are within the \$750 to \$999 and over \$1,000.



- The most prevalent rent range in all submarkets was between \$749 and \$999, except for in the Wyoming submarket where rental units charging \$1,000 or more was the largest share accounting for about 40% of all rental units with a cash rent.
- Housing units without payment of rent (“no cash rent”) make up 4.8% of Chisago County renters. The proportion was significantly higher in Taylors Falls submarket (11.6%). Typically, units may be owned by a relative or friend who lives elsewhere whom allow occupancy without charge. Other sources may include caretakers or ministers who may occupy a residence without charge.
- The median contract rent in Chisago County is \$929 a month. The highest median contract rents were in submarkets located in the southern part of Chisago County. The Wyoming submarket had the highest median contract rent at \$960.

**TABLE HC-6
RENTER-OCCUPIED UNITS BY CONTRACT RENT
CHISAGO COUNTY
2024**

	Chisago Lakes Sub.		North Branch Sub.		Rush City Sub.	
Contract Rent	No.	Pct.	No.	Pct.	No.	Pct.
No Cash Rent	26	2.7	51	6.1	36	7.6
Cash Rent	916	97.3	780	93.9	442	92.4
\$0 to \$249	15	1.6	42	5.1	17	3.5
\$250-\$499	170	18.1	59	7.1	58	12.1
\$500-\$749	104	11.0	119	14.3	68	14.2
\$750-\$999	301	31.9	254	30.5	210	44.0
\$1,000+	326	34.7	307	37.0	89	18.5
Total	942	100.0	831	100.0	478	100.0
Median Contract Rent	\$930		\$955		\$853	
	Taylors Falls Sub.		Wyoming Sub.		Chisago County	
Contract Rent	No.	Pct.	No.	Pct.	No.	Pct.
No Cash Rent	26	11.6	3	0.7	142	4.8
Cash Rent	199	88.4	458	99.3	2,795	95.2
\$0 to \$249	0	0.0	0	0.0	74	2.5
\$250-\$499	9	3.9	54	11.6	349	11.9
\$500-\$749	61	27.1	61	13.2	412	14.0
\$750-\$999	67	30.0	161	34.9	993	33.8
\$1,000+	62	27.5	183	39.6	967	32.9
Total	225	100.0	461	100.0	2,937	100.0
Median Contract Rent	\$910		\$960		\$929	
Sources: American Community Survey; Maxfield Research & Consulting						

Employment Trends

Employment characteristics are an important component in assessing housing needs in any given market area. These trends are important to consider since job growth can generally fuel household and population growth as people generally desire to live near where they work. Long commute times have encouraged households to move closer to major employment centers. However, since the pandemic and hybrid work opportunities the proximity to employment isn't as important than prior to 2020 as growth continues to move outward from the core cities.

Employment Growth and Projections

Table E-1 shows projected employment growth for the Central Planning Region and the Seven County Twin Cities Planning Region. The Central Planning Region encompasses Benton, Chisago, Isanti, Kanabec, Kandiyohi, McLeod, Meeker, Mille Lacs, Pine, Renville, Chisago, Stearns, and Wright County. Table E-1 shows employment growth trends and projections for 2022 to 2032 based on the most recent Minnesota Department of Employment and Economic Development (DEED) employment outlook projections.

- There was an estimated total of 315,929 jobs in the Central Planning Region in 2022, which was 10.1% of the State of Minnesota total (3,135,681 jobs).
- The Central Planning Region's employment is anticipated to grow by 5.2% between 2022 and 2032, an increase of 16,302 jobs.

TABLE E-1 EMPLOYMENT GROWTH TRENDS AND PROJECTIONS CHISAGO COUNTY 2022 - 2032				
	Employment		Change	
	Estimate	Forecast	2022 - 2032	
	2022	2032	No.	Pct.
Central Planning Region	315,929	332,231	16,302	5.2%
Twin Cities Metro Area	1,927,280	2,022,157	94,877	4.9%
Minnesota	3,135,681	3,280,273	144,592	4.6%
Note: Twin Cities Metro represents the 7-County planning region				
Sources: MN DEED; Maxfield Research & Consulting, LLC.				

Resident Employment

Table E-2 presents resident employment data for Chisago County from 2000 through July 2024. Resident employment data is calculated as an annual average *and reveals the work force and number of employed persons living in the County*. It is important to note that not all of these individuals necessarily work in Chisago County. The data is obtained from MNDEED.

- Between 2020 and July 2024 the labor force in Chisago County experienced an overall decrease of 1.0%.
- The number of employed persons in Chisago County has also grown from 28,328 in 2020 to 28,864 in July 2024, an increase of about 1.9%.
- The effects of the Covid-19 Pandemic on the employment rate largely disappeared by 2022, and as the Federal Reserve began to fight inflation employment has increased slightly. As of July 2024, the unemployment rate is 4.1%.
- Between 2010 and 2020, the economy experienced a ten year run of uninterrupted employment gains, which was ended by the Covid-19 Pandemic in March of 2020.

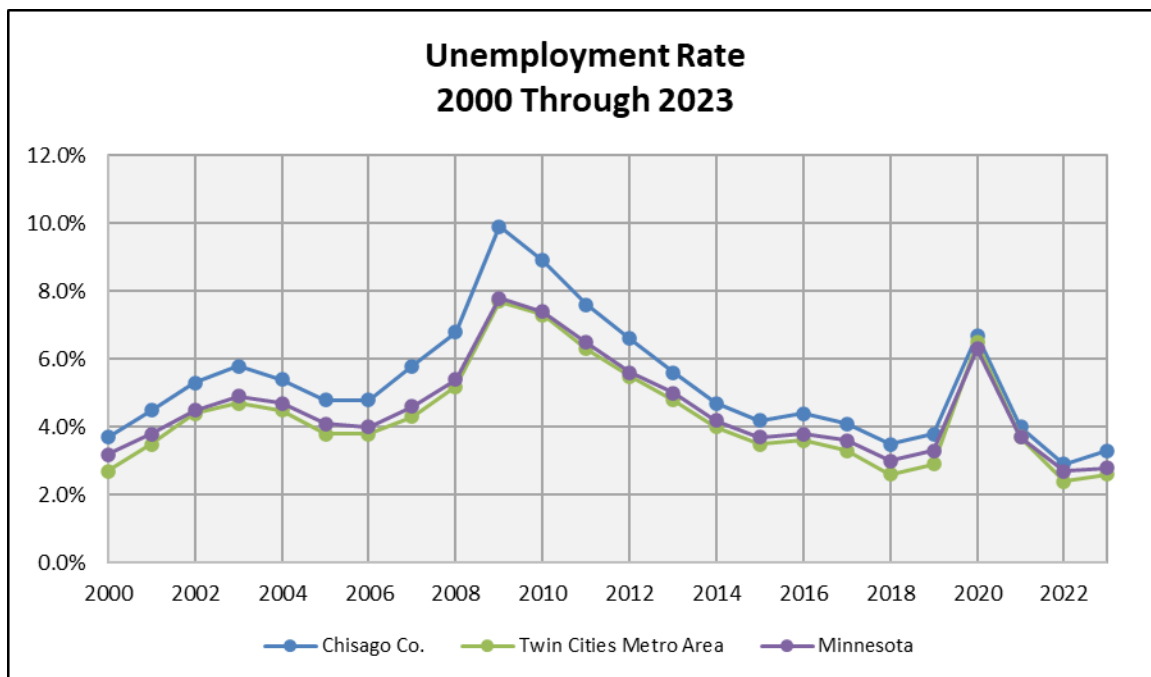


TABLE E-2 ANNUAL AVERAGE RESIDENT EMPLOYMENT CHISAGO COUNTY 2000 to 2024 ¹				
Year	Labor Force	Employed	Unemployed	Rate
CHISAGO COUNTY				
2000	23,250	22,394	856	3.7%
2005	27,047	25,756	1,291	4.8%
2010	29,314	26,707	2,607	8.9%
2015	28,517	27,320	1,197	4.2%
2020	30,362	28,328	2,034	6.7%
2024	30,107	28,864	1,243	4.1%
Change 2000-2024 ¹				
Number	6,857	6,470	387	--
Percent	29.5%	28.9%	45.2%	--
MINNESOTA				
2010	2,938,795	2,721,194	217,601	7.4%
2015	2,975,533	2,864,583	110,950	3.7%
2020	3,122,015	2,926,643	195,372	6.3%
2024	3,115,318	2,995,686	119,632	3.8%
U.S. ²				
2010	153,889	139,878	14,011	9.6%
2015	157,130	148,833	8,297	5.3%
2020	160,742	147,794	12,948	8.1%
2024	167,723	162,038	5,685	3.4%
¹ Through July 2024				
² Estimated in Thousands				
Note: Data not seasonally adjusted				
Sources: U.S. Department of Labor, MNDEED, Maxfield Research and Consulting				

Covered Employment by Industry

Table E-3 presents covered employment workforce numbers for Chisago County from 2021 through the 1st Quarter 2024. Covered employment data is calculated as an annual average and *reveals the number of jobs in the designated area*, which are covered by unemployment insurance. Many temporary workforce positions, agricultural, self-employed persons, and some other types of jobs are not covered by unemployment insurance and are not included in the table. The following are key trends derived from the employment data:

- As of the 1st Quarter 2024, the Education and Health Services sector accounted for the largest share of employment in Chisago County, with 5,061 employees accounting for 32.4% of employment. Between 2021 and the 1st Quarter 2024, the Education and Health Services sector has grown by 99 employees, approximately 2.0%.
- The next two largest employment sectors were the Trade, Transportation and Utilities sector, which accounted for 16.7% of employment in the 1st Quarter of 2024 and the Manufacturing sector, which accounted for 15.2% of employment. Between 2021 and the 1st Quarter 2024, the Trade, Transportation and Utilities sector decreased by 2.9% (79 jobs), while the Manufacturing sector decreased by 2.1% (50 jobs).
- Between 2021 and the 1st Quarter 2024, the Leisure and Hospitality sector experienced the largest growth in the county, adding 101 employees, a 6.4% increase. The Construction sector experienced the largest decline in the county, decreasing by 13.4% (149 jobs).

TABLE E-3 CHISAGO COUNTY 2021 - 2024 (Q1) North American Industrial Classification System (NAICS)						
Chisago County					Change	
Covered Employment					2021 - 2024 Q1	
Industry	2021	2022	2023	2024 Q1	No.	Pct.
Natural Resources & Mining	33	27	24	14	-19	-57.6%
Construction	1,111	1,216	1,245	962	-149	-13.4%
Manufacturing	2,423	2,455	2,418	2,373	-50	-2.1%
Trade, Transportation & Utilities	2,680	2,625	2,667	2,601	-79	-2.9%
Information	38	50	43	38	0	0.0%
Financial Services	247	225	215	203	-44	-17.8%
Professional and Business Services	1,246	1,223	1,200	1,167	-79	-6.3%
Education and Health Services	4,962	4,809	4,911	5,061	99	2.0%
Leisure and Hospitality	1,590	1,688	1,820	1,691	101	6.4%
Other Services	430	487	494	490	60	14.0%
Public Administration	1,049	1,009	1,052	995	-54	-5.1%
Totals	15,811	15,818	16,090	15,600	-211	-1.3%
Source: MNDEED; Maxfield Research and Consulting						

Employment and Wages

Table E-4 displays information on average weekly wages in Chisago County compared to the Twin Cities Metro Area. The Quarterly Census of Employment and Wages (QCEW) data is sourced from Minnesota Employment and Economic Development for the annual average of 2021 through the 1st Quarter 2024, the most recent annual data available. All establishments covered under the Unemployment Insurance (UI) Program are required to report wage and employment statistics quarterly to Minnesota Employment and Economic Development. Federal government establishments are also covered by the QCEW program.

It should be noted that certain industries in the table may not display any information which means that there is either no reported economic activity for that industry or the data has been suppressed to protect the confidentiality of cooperating employers. This generally occurs when there are too few employers or one employer comprises too much of the employment in that geography. Additionally, the Minnesota Employment and Economic Development combines any government workers into the Public Administration sector, rather than the descriptive sector. For instance, a county hospital worker is categorized under Public Administration rather than Educational and Health Services.

- Average weekly wages increased by 13.1% between the 2021 and 2024 Q1. Wages increased in every sector with the exception of the Natural Resources and Mining and Construction.
- Proportionally, the sectors with the largest increases in wages were Professional and Business Services 33.4% (\$589), 30.5% in the Information sector (\$355) and 29.9% in Public Administration (\$334).
- Wages in Chisago County were lower in each industry category compared to the Twin Cities Metro Area.

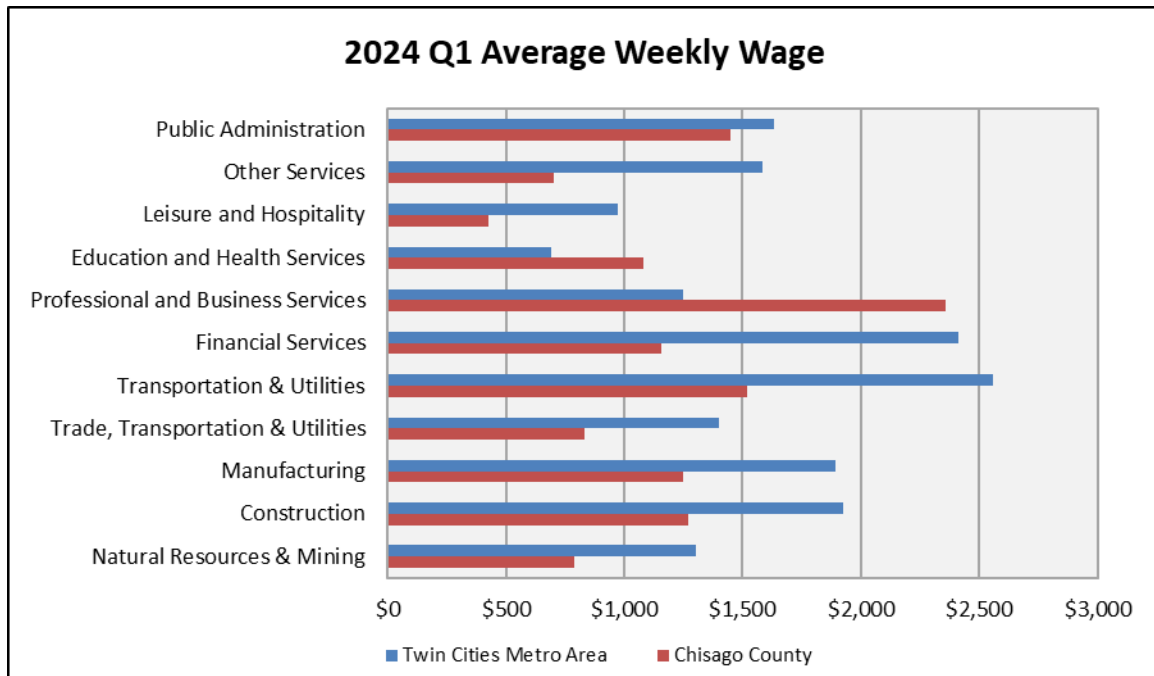
EMPLOYMENT TRENDS

TABLE E-4 WAGES CHISAGO COUNTY 2021 - 2024 (Q1) North American Industrial Classification System (NAICS)							
Chisago County					Change		
Average Weekly Wage					2021 - 2024 Q1		
Industry	2021	2022	2023	2024 Q1	No.	Pct.	
Natural Resources and Mining	\$889	\$813	\$770	\$789	-\$100	-11.2%	
Construction	\$1,347	\$1,427	\$1,520	\$1,269	-\$78	-5.8%	
Manufacturing	\$1,068	\$1,123	\$1,213	\$1,247	\$179	16.8%	
Trade, Transportation and Utilities	\$786	\$835	\$847	\$835	\$49	6.2%	
Information	\$1,163	\$1,049	\$1,378	\$1,518	\$355	30.5%	
Financial Activities	\$1,013	\$1,109	\$1,164	\$1,158	\$145	14.3%	
Professional and Business Services	\$1,771	\$1,711	\$1,812	\$2,360	\$589	33.3%	
Education and Health Services	\$969	\$1,039	\$1,069	\$1,080	\$111	11.5%	
Leisure and Hospitality	\$368	\$392	\$405	\$425	\$57	15.5%	
Other Services	\$600	\$632	\$694	\$704	\$104	17.3%	
Public Administration	\$1,116	\$1,213	\$1,290	\$1,450	\$334	29.9%	
Totals	\$985	\$1,032	\$1,074	\$1,114	\$129	13.1%	

Source: MNDEED; Maxfield Research and Consulting

TABLE E-5 ESTABLISHMENTS CHISAGO COUNTY 2021 - 2024 (Q1) North American Industrial Classification System (NAICS)							
Chisago County					Change		
Average Weekly Wage					2021 - 2024 Q1		
Industry	2021	2022	2023	2024 Q1	No.	Pct.	
Natural Resources & Mining	11	13	13	13	2	18.2%	
Construction	204	222	220	217	13	6.4%	
Manufacturing	88	87	89	91	3	3.4%	
Trade, Transportation & Utilities	240	245	252	254	14	5.8%	
Information	16	17	14	13	-3	-18.8%	
Financial Services	70	69	72	71	1	1.4%	
Professional and Business Services	135	141	152	159	24	17.8%	
Education and Health Services	214	228	242	257	43	20.1%	
Leisure and Hospitality	118	122	125	127	9	7.6%	
Other Services	135	145	153	147	12	8.9%	
Public Administration	40	40	40	39	-1	-2.5%	
Totals	1,271	1,328	1,372	1,388	117	9.2%	

Source: MNDEED; Maxfield Research and Consulting



Commuting Patterns

Proximity to employment is often a primary consideration when choosing where to live, since transportation costs often account for a considerable proportion of households' budgets. Tables E-6 highlights the commuting patterns of workers in Chisago County in 2021 (the most recent data available), based on Employer-Household Dynamics data from the U.S. Census Bureau. Home destination is defined as where workers live who are employed in the selection area. Work destination is defined as where workers are employed who live in the selection area.

- As Table E-6 illustrates, 9.5% of workers who are employed in Chisago County live in the City of North Branch, and 4.2% live in the City of Wyoming. North Branch and Wyoming are also the two largest work destinations located within Chisago County. North Branch being the work destination for 5.3% of workers who have jobs in Chisago County, while Wyoming accounts for 4.5% of workers in Chisago County.
- The two largest work destinations are located outside Chisago County. Approximately 14.4% of Chisago County residents commute to either Minneapolis (7.9%) or St. Paul (6.5%) for work. Minneapolis and St. Paul account for 4,229 employees who live in Chisago County.
- The Cities of Forest Lake, Blaine, and Cambridge all combine to account for approximately 9.5% of workers employed in Chisago County.

EMPLOYMENT TRENDS

- Approximately 21.2% of workers in Chisago County travel less than 10 miles, 23.7% travel 10 to 24 miles, 44.6% travel 25 to 44 miles, and 10.6% travel over 50 miles.

TABLE E-6 COMMUTING PATTERNS CHISAGO COUNTY 2021					
Home Destination			Work Destination		
Place of Residence	Count	Share	Place of Employment	Count	Share
North Branch city, MN	1,393	9.5%	Minneapolis city, MN	2,320	7.9%
Forest Lake city, MN	629	4.3%	St. Paul city, MN	1,909	6.5%
Wyoming city, MN	619	4.2%	North Branch city, MN	1,546	5.3%
Lindstrom city, MN	617	4.2%	Forest Lake city, MN	1,537	5.2%
Chisago City city, MN	549	3.7%	Wyoming city, MN	1,315	4.5%
Rush City city, MN	346	2.4%	Chisago City city, MN	795	2.7%
Cambridge city, MN	239	1.6%	Lindstrom city, MN	730	2.5%
Blaine city, MN	206	1.4%	Cambridge city, MN	676	2.3%
Pine City city, MN	194	1.3%	Rush City city, MN	587	2.0%
Lino Lakes city, MN	178	1.2%	Blaine city, MN	570	1.9%
All Other Locations	9,687	66.1%	All Other Locations	17,336	59.1%
Distance Travelled			Distance Travelled		
Total Primary Jobs	14,657	100.0%	Total Primary Jobs	29,321	100.0%
Less than 10 miles	5,985	40.8%	Less than 10 miles	6,213	21.2%
10 to 24 miles	4,887	33.3%	10 to 24 miles	6,958	23.7%
25 to 50 miles	2,523	17.2%	25 to 50 miles	13,037	44.5%
Greater than 50 miles	1,262	8.6%	Greater than 50 miles	3,113	10.6%
Work Destination: Where workers live who are employed in the selection area					
Home Destination: Where workers are employed who live in the selection area					
Sources: U.S. Census Bureau Local Employment Dynamics, Maxfield Research & Consulting					

Inflow/Outflow

Table E-7 provides a summary of the inflow and outflow of workers of Chisago County. Outflow reflects the number of workers living in the County but employed outside of the County while inflow measures the number of workers that are employed in the County but live outside.

- Chisago County is a net exporter of workers, with 8,272 commuting into the county compared to 22,936 workers leaving the county. In addition, 6,385 workers live and work in the county.
- Roughly 56% of workers in Chisago County live outside of the County and commute in, while 44% live within Chisago County.

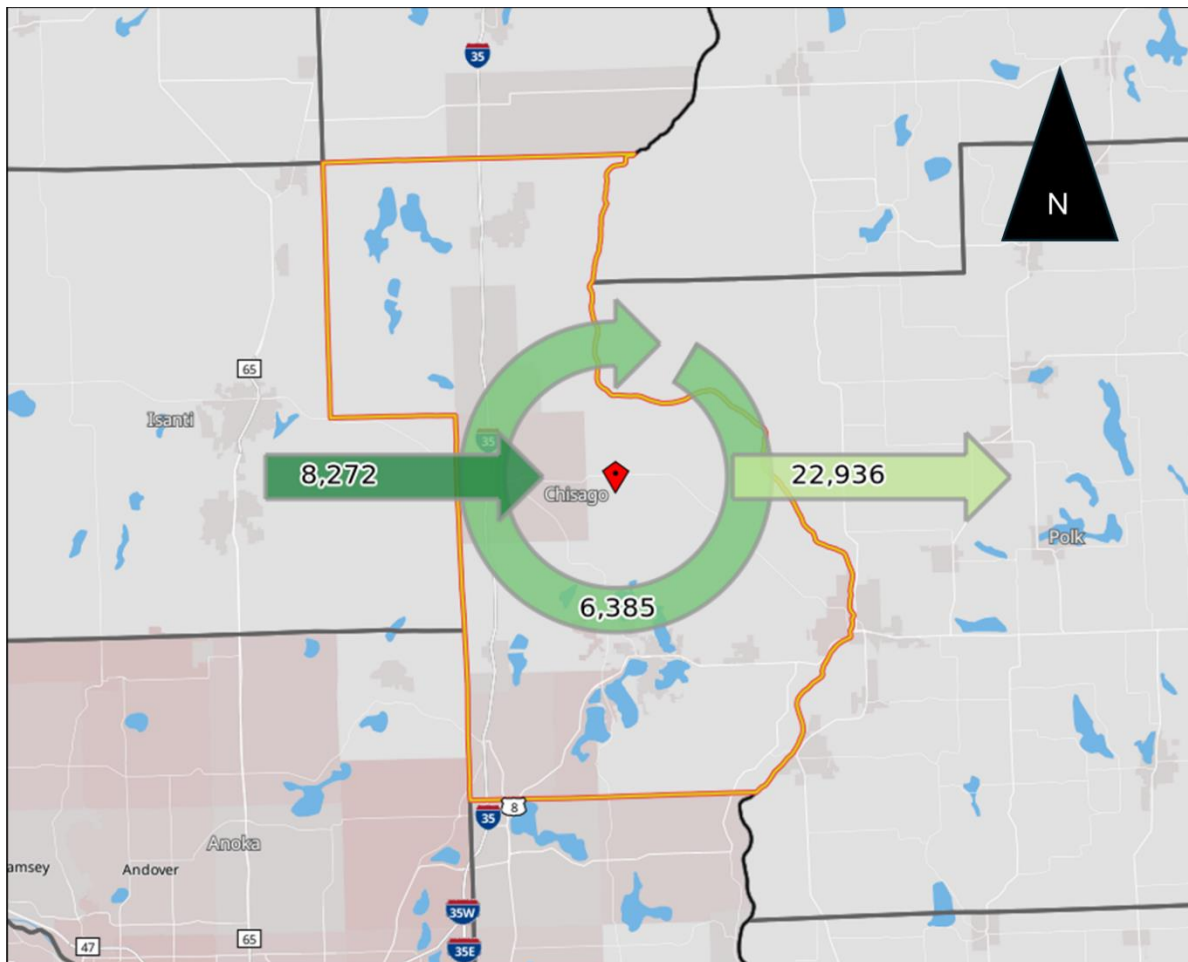
EMPLOYMENT TRENDS

TABLE E-7
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
CHISAGO COUNTY
2021

	Outflow		Inflow		Interior Flow	
City Total	22,936	100.0%	8,272	100.0%	6,385	100.0%
By Age						
Workers Age 29 or younger	4,906	21.4%	2,125	25.7%	1,629	25.5%
Workers Age 30 to 54	12,553	54.7%	4,223	51.1%	3,101	48.6%
Workers Age 55 or older	5,477	23.9%	1,924	23.3%	1,655	25.9%
By Monthly Wage						
Workers Earning \$1,250 per month or less	3,662	16.0%	1,830	22.1%	1,898	29.7%
Workers Earning \$1,251 to \$3,333 per month	4,754	20.7%	2,173	26.3%	2,007	31.4%
Workers Earning More than \$3,333 per month	14,520	63.3%	4,269	51.6%	2,480	38.8%
By Industry						
Workers in the "Goods Producing" Industry Class	5,616	24.5%	2,338	28.3%	1,319	20.7%
Workers in the "Trade, Transportation, and Utilities" Industry Class	4,409	19.2%	1,522	18.4%	1,192	18.7%
Workers in the "All Other Services" Industry Class	12,911	56.3%	4,412	53.3%	3,874	60.7%

Sources: U.S. Census Bureau, Maxfield Research & Consulting

Inflow/Interior Flow/Outflow 2021



Major Employers

A portion of the employment growth in Chisago County will be generated by the largest employers in the County. Table E-8 lists some of the top employers in Chisago County along with a description of their primary industry and the approximate number of employees based on data provided by the individual cities in Chisago County.

The following are key points from Table E-8:

- The largest employer in the county was Fairview Lakes Health Services, with 948 jobs, followed by Polaris Industries (861 jobs) and ISD No. 2144 (Chisago Lakes) with 779 jobs, .
- Many of Chisago County's largest employers are in the manufacturing industry. Other large employers are school districts, and health care facilities.
- The major employers account for approximately 37% of employment in Chisago County.

TABLE E-8 MAJOR EMPLOYERS CHISAGO COUNTY 2024		
Employer	City	Employees
Andersen Windows	North Branch	248
Branch Manufacturing	North Branch	52
Chisago County	Center City	400
Dennis Kirk	Rush City	184
Fairview Lakes Health Services	Multiple	948
Hazelden Betty Ford Foundation	Center City	793
ISD No. 138 (North Branch)	North Branch	417
ISD No. 2144 (Chisago Lakes)	Chisago Lakes	779
Minnesota Correctional Facility	Rush City	335
Plastic Products/Smith Metal	Lindstrom/Center City	232
Promotion Management Center	Stacy	40
Rosenbauer Minnesota	Wyoming	502
Shafer Contracting	Shafer	268
Wyoming Elementary	Wyoming	80
Wyoming Machine	Stacy	41
Kendell Howard	Chisago City	79
Hallberg Marine	Wyoming	48
Zinpro	North Branch	55
Plastech Corporation	Rush City	302
Polaris Industries	Wyoming	861
Rinker Materials	Stacy	177
		5,803

Sources: Chisago County HRA-EDA, Maxfield Research and Consulting.

Introduction

Maxfield Research and Consulting identified and surveyed larger rental properties of eight or more units in Chisago County.

For this analysis, rental properties are classified into two groups, general occupancy and senior (age-restricted). All senior properties are included in the *Senior Housing Analysis* section of the report. The general occupancy rental properties are divided into three groups: market rate (those without income restrictions); affordable or shallow-subsidy housing (those receiving tax credits or another type of shallow-subsidy and where there is a quoted rent for the unit and a maximum income that cannot be exceeded by the tenant); and subsidized or deep-subsidy properties (those with income restrictions at 50% or less of AMI where rental rates are based on 30% of the household's gross adjusted income.).

General-Occupancy Rental Summary

Our research of Chisago County's general occupancy rental market included a survey of 28 total properties, spread across shallow-subsidy (affordable), deep-subsidy (subsidized) and market rate apartment properties (buildings with 8 units or more) as of September 2024. These properties represent a combined total of over 900 units, including 188 affordable, 56 subsidized and 659 market rate units.

Although we were able to contact and obtain up-to-date information on most rental properties, there were some properties that chose not to participate in the survey or that we were unable to reach due to lack of contact information or no response to messages and had to rely on information from third party sources, if available.

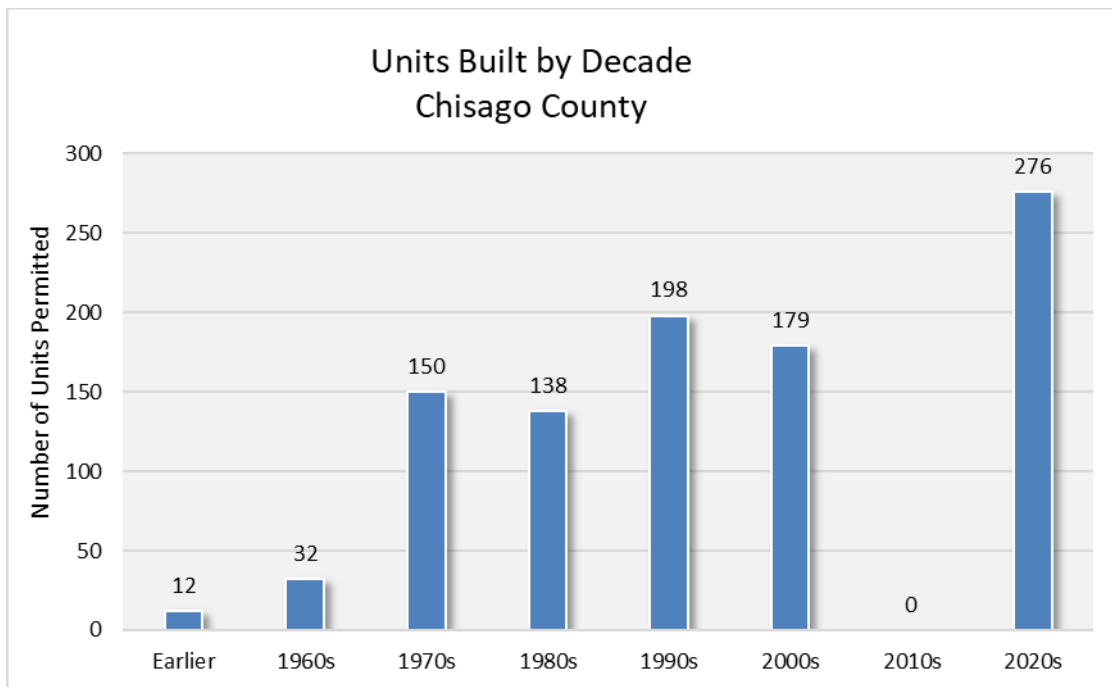
At the time of our survey, 11 general occupancy units were vacant, resulting in an overall vacancy rate of 1.2% for all units. The combined overall vacancy rate is well below the industry standard of 5% vacancy for a stabilized rental market rate which promotes competitive rates, ensures adequate choice and allows for sufficient unit turnover.

Table R-1 summarizes the inventory of general occupancy properties in Chisago County by income level and includes year built, city, submarket and unit totals. Tables R-2 through R-4 provide a summary by income level and unit type, which includes total units, average square foot, rent range, average rent, and average rent per square foot as well as the average age of the properties.

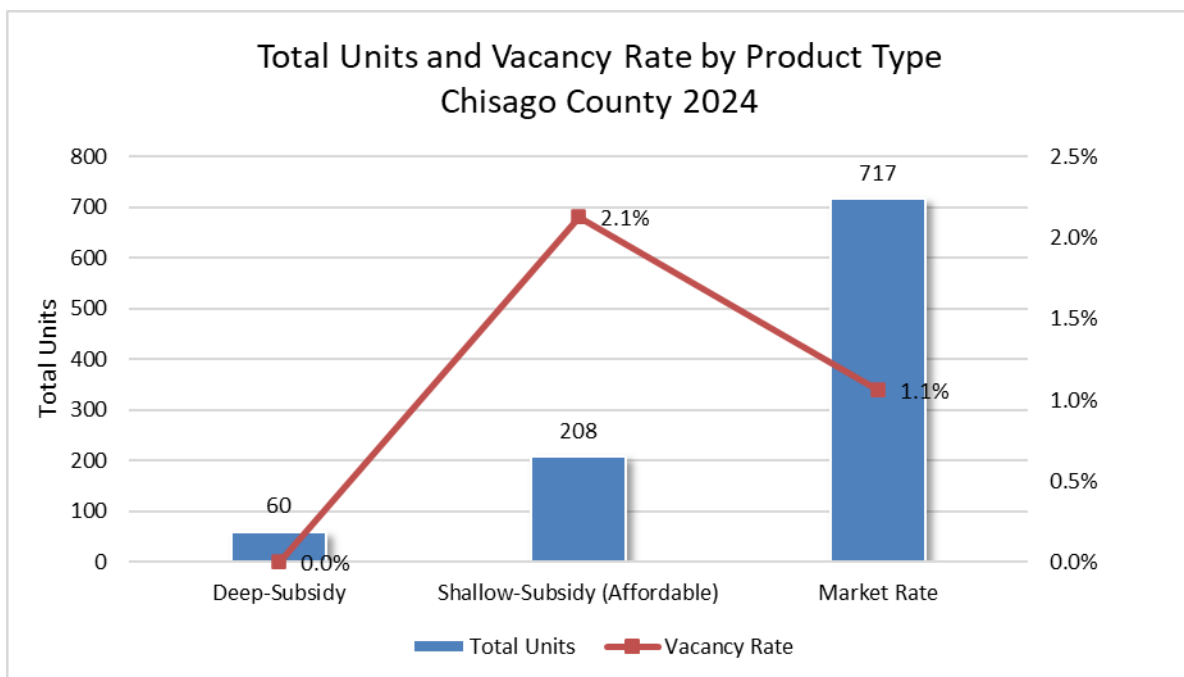
- The peak development period for multifamily units in Chisago County was previously in the 1990s as 198 of the units surveyed were built during that decade. Since 2020 however, 276 units have been built, which far surpasses the total units constructed in each prior decade.

RENTAL HOUSING ANALYSIS

- Chisago County has added an average of 139 general occupancy rental units per decade since the 1960s.



- Market rate units consist of the largest number of surveyed rental units in the county with a total of 570 units (70%) followed by shallow subsidy (affordable) units at 24% (182 units), and deep-subsidy units at only 8% (61 units).



RENTAL HOUSING ANALYSIS

- North Branch had the most units inventoried, but not necessarily surveyed, with 413 units or 41.9% of all units. The next largest submarket was Chisago Lakes, with 27.6% of units. The following list shows the proportion of rental units surveyed by submarket.

Chisago Lakes	28%
North Branch	42%
Rush City	14%
Taylor's Falls	6%
Wyoming	11%

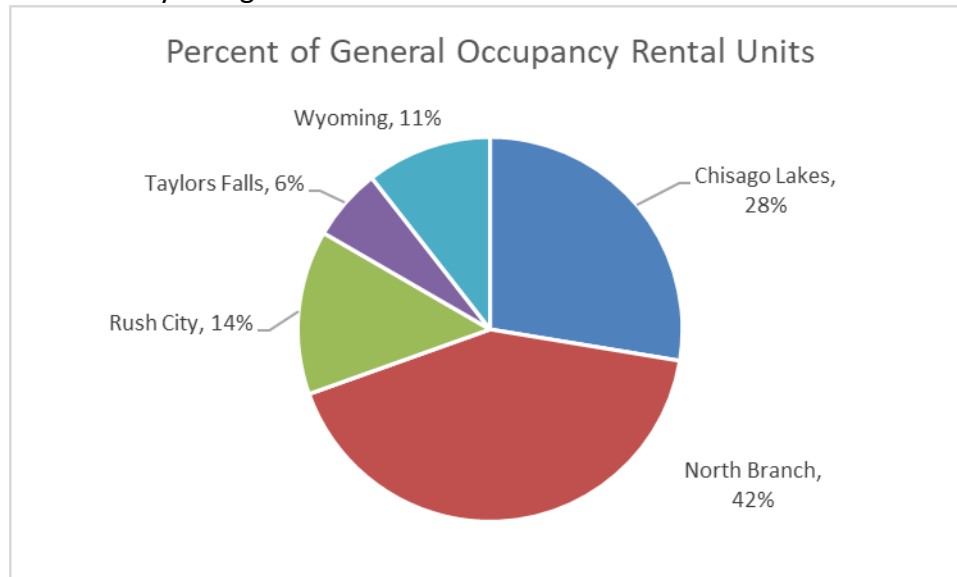


TABLE R-1 GENERAL OCCUPANCY RENTAL HOUSING DEVELOPMENTS CHISAGO COUNTY OCTOBER 2024				
Project Name	Year Built	City	Submarket	Units
<u>Deep-Subsidy</u>				
Cherokee Place Townhomes	2020	North Branch	North Branch	4
Parkview Apt	1985	Lindstrom	Chisago Lakes	20
Oakhurst Apt	1985	North Branch	North Branch	12
Rush Riverview Apt	1983	Rush City	Rush City	24
Total				60
<u>Shallow-Subsidy (Affordable)</u>				
Cherokee Place Townhomes	2020	North Branch	North Branch	44
Oakview Terrace Townhomes	2003	North Branch	North Branch	24
Kestrel Meadows Townhomes	2003	North Branch	North Branch	30
Taylor's Falls Villas	1998	Taylor's Falls	Taylor's Falls	20
Southfield Estates	1997	Rush City	Rush City	24
Wyoming Oakwood Townhomes	1997	Wyoming	Wyoming	48
Bridgeford Apt	1987	Rush City	Rush City	18
Total				208
<u>Market Rate</u>				
Falcon Apartments	2021	North Branch	North Branch	144
Olinda Trail	2021	Lindstrom	Chisago Lakes	84
Ashwood and Birchwood Apts	2004	North Branch	North Branch	125
The Woods Apt	1990	Chisago City	Chisago Lakes	36
Rush City Country Apt	1994	Rush City	Rush City	70
Bungalows of Chisago	1988	Chisago City	Chisago Lakes	64
Oakridge Apt	1979	Wyoming	Wyoming	32
Oak Manor Apt	1979	Wyoming	Wyoming	12
Angel Hill Apts	1979	Taylor's Falls	Taylor's Falls	8
Elmwood Terrace Apt	1978	North Branch	North Branch	14
North Oaks Apartments	1976	North Branch	North Branch	16
Riverfront Apt	1975	Taylor's Falls	Taylor's Falls	32
Lake Town Apt	1975	Chisago City	Chisago Lakes	14
Northgate Terrace Apt	1972	Lindstrom	Chisago Lakes	22
Dahl Place	1965	Chisago City	Chisago Lakes	21
Karl Oskar Apartments	1965	Lindstrom	Chisago Lakes	11
Shafer Apt	1921	Shafer	Wyoming	12
Total				717
Source: Maxfield Research and Consulting.				

Market Rate Properties Surveyed

- Table R-2 on the following page provides a detailed summary of the market rate rental housing in Chisago County surveyed. In total, updated information was obtained for 538 market rate units.
- There have been three new developments built since 2020 with 276 units. The two market rate projects are Falcon Apartments located in North Branch (144 units, built in 2021) and Olinda Trail is in Lindstrom, with 84 units. Cherokee Place Townhomes is a 48-unit affordable/deep subsidy property in North Branch which opened in 2020.
- A total of seven vacancies were found among market rate rental properties, resulting in a vacancy rate of 1.1% as of September 2024. The market equilibrium rate for market rate properties is considered as 5% to allow for unit turnover and adequate property choice for renters. This indicates some pent-up demand for new market rate rental housing in the county.
- Average unit apartment sizes range from an average of 334 square feet for a studio unit to 980 for a three-bedroom townhome unit. The overall average size of the market rate units surveyed in Chisago County is 767 square feet.
- Rents range from \$750 for a studio apartment to \$1,700 for a three-bedroom. The average monthly rent of market rate apartments in Chisago County is \$1,101. To afford the average monthly rent and not be cost burdened, a household would need an income of \$44,036.
- The average rent per square foot for market rate rentals is \$1.43, with studios being the highest at \$2.31 and two-bedroom units being the lowest at \$1.32 rent per square foot. One-bedroom units averaged \$1.57 and two-bedroom units averaged \$1.34.
- Newer properties have higher rent per square foot than older properties, with units at Falcon Apartments and Olinda Trail having rents per square foot ranging from \$1.37 to \$2.35. Older units, however, are not significantly less, with many older units able to capture above \$1.50 per square foot. Based on interviews with multiple property managers, the market is softer for higher price point one-bedroom units.
- Older properties typically have lower rents because of limited amenities and a lack of updates and high-quality finishes. Even so, the lack of housing has allowed some older properties to charge much higher rents.

R-2

SUMMARY BY UNIT TYPE

MARKET RATE GENERAL OCCUPANCY RENTAL HOUSING

CHISAGO COUNTY

OCTOBER 2024

Unit Type	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
			Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
Studio	8%	334	\$750 - \$950	\$769	\$2.31
1BR	38%	661	\$775 - \$1,180	\$1,039	\$1.57
2BR	49%	898	\$950 - \$1,500	\$1,182	\$1.32
3BR	5%	980	\$985 - \$1,700	\$1,309	\$1.34
Total:*	100%	767	\$750 - \$1,700	\$1,101	\$1.43
Vacancies/Rate		1.1%			
Average Age		1997			

* Total units surveyed is 546 units. This total is from properties with identified units mix.

Note: This table includes data from rental properties that participated and provided complete survey information.

Source: Maxfield Research & Consulting

Shallow-subsidy (Affordable)

- Shallow-subsidy rental properties historically are funded via the Low Income Housing Tax Credit (LIHTC) program in which the federal government issues tax credits (9% & 4%), which are awarded by the state housing agency (MHFA – Minnesota Housing Finance Agency) for a 10-year reduction in tax liability with a stipulation that rents are kept affordable for 15 years. Recent developments in several communities across the State of Minnesota have shifted to offering affordable units based on TIF (Tax Increment Financing) funding through local communities. Affordable rents are kept low based on a timeframe stipulated by the local government that provide the TIF.
- Rents at affordable developments have income qualifications generally placed at 60% of the area median income (AMI) with rents sent between 30% and 60% of AMI. A small number of affordable developments may have income restrictions at 40%, 50%, or 80% of AMI. All the market rate rental developments surveyed have income restrictions at 60% of AMI.
- There are seven shallow-subsidy (affordable) properties in Chisago County with 184 total units. There were four vacant units in total as of September 2024 for an overall vacancy rate of 2.1%.
- Typically, affordable rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. Many properties had no vacant units and waitlists indicating a need for additional housing of this type.

- Since 2018, one property has been built with 44 shallow subsidy units and four deep subsidy long term homeless units. Interestingly, most of the three-bedroom units for rent among the surveyed properties are in affordable properties (70% of three-bedroom units). Rents at affordable properties ranged from an average of \$946 for a one-bedroom unit to \$1,229 for two-bedroom units and \$1,609 for three-bedroom units. Rents per square foot averaged \$1.24.

R-3

SUMMARY BY UNIT TYPE

SHALLOW-SUBSIDY GENERAL OCCUPANCY RENTAL HOUSING

CHISAGO COUNTY

OCTOBER 2024

			Monthly Rents		
Unit Type	Unit Mix	Avg. Sq. Ft.	Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	10%	772	\$689 - \$1,300	\$946	\$1.23
2BR	48%	1,005	\$729 - \$1,507	\$1,229	\$1.22
3BR	42%	1,286	\$1,015 - \$1,799	\$1,608	\$1.25
Total:	100%	1,101	\$689 - \$1,799	\$1,361	\$1.24
Vacancies/Rate		1.9%			
Average Age		2003			

Note: This table includes data from rental properties that participated and provided complete survey information.

Source: Maxfield Research & Consulting

Deep-Subsidy (Subsidized)

- Maxfield Research identified and surveyed four properties with 60 total units that offer deep-subsidy (subsidized) rents in Chisago County. No units were vacant as of September 2024. Subsidies at county properties include USDA Rural Development and HUD Section 8 (project-based).
- Typically, deep-subsidy rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. No vacancies for these units indicate a need for more of this housing.
- Funding for subsidized housing has been very limited for decades and is usually only granted for specialty housing such as those with disabilities and/or persons who are homeless. Aside from the four Long Term Homeless units at Cherokee Place Townhomes, the most recent deep-subsidy property was built in 1985 in Chisago County.

R-4 SUMMARY BY UNIT TYPE DEEP-SUBSIDY GENERAL OCCUPANCY RENTAL HOUSING CHISAGO COUNTY OCTOBER 2024					
Unit Type	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
			Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	9%	594	30% of AGI		
2BR	24%	870	30% of AGI		
3BR	66%	1,058	30% of AGI		
Total:	100%	843			
Vacancies/Rate 0.0%					
Average Age 1987					
Note: This table includes data from rental properties that participated and provided complete survey information.					
Source: Maxfield Research & Consulting					

Unit Features and Amenities

- Most of the properties surveyed have wall air conditioners, refrigerator, stove and common area laundry. Older properties have limited amenities compared to newer developments that may include in-unit washer and dryers, walk-in closets, indoor bike-racks, clubhouse, fitness center, game room, party room with kitchen, package receiving, outdoor pool and patio with grilling area.
- A large number of properties have detached or attached garages. Newer developments often offer underground heated parking. Parking is included at some properties but is typically charged in addition to rent.
- Although utility packages differ from property to property, it is common for tenants to pay electricity, internet and cable. In most cases, heat/gas, water, sewer and trash are included in the monthly rent. Newer properties however, tenants are paying for nearly all utilities.
- Unit turnover is fairly rapid across the county when a unit becomes available. The issue many property managers stated was an issue was finding qualified tenants with clean history.
- Turnover at many apartments is primarily driven by residents purchasing homes or leaving the area for employment opportunities. Many tenants will stay in a unit for longer lease terms. Older properties typically have more long-term tenants due to lower rents.

Single-Family Home Rentals

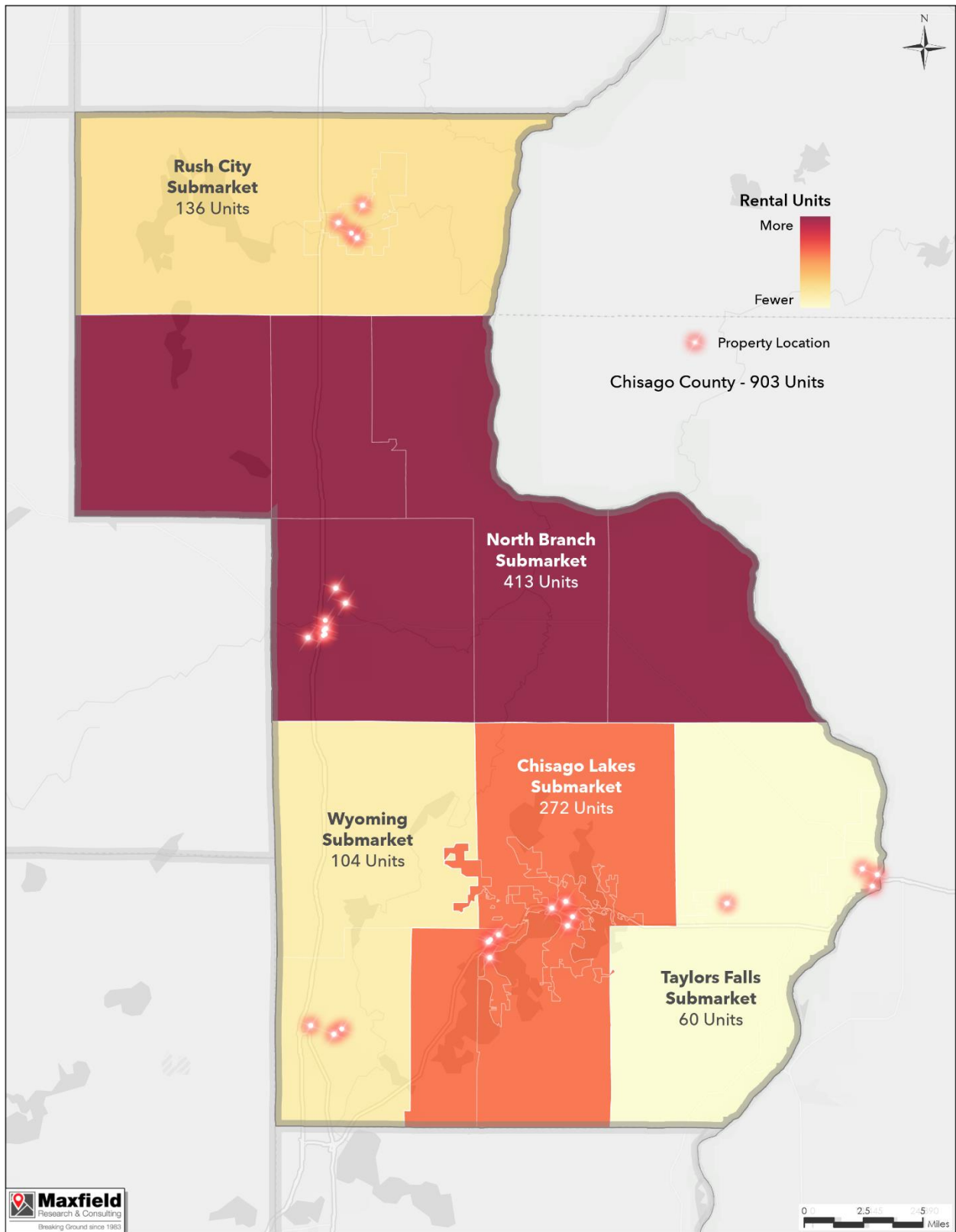
- Single-family home rentals are a popular rental option in Chisago County. In the Housing Characteristics section on Table HC-4, data shows that an estimated 43% of all renter-occupied housing units in Chisago County are single-family detached/attached homes.
- As of 2024, there are an estimated 2,937 rental units in Chisago County. These units range from single-family structures to multifamily structures of up to 50 units. In Chisago County, there are an estimated 931 single-family detached rental homes.
- Based on an online search of available single-family rentals in Chisago County, the average rental home consists of three-bedrooms, 2 baths, 1,400 square feet and a rent of \$1,940 per month (\$1.38 per square foot).

Planned and Pending General Occupancy Rental Projects

Maxfield Research interviewed city staff in Chisago County to identify any proposed, under review or under construction rental properties in Chisago County. As of July 2024, there was one project approved, with a construction start date in late 2024 or early 2025.

- Keupers, Inc. received approval to build Chisago Lakes Apartments at the intersection of Sportsman Drive and Highway 8 in Chisago City. The project will have three buildings with 121 units of market rate rental units. The first building will have 48 units, while the other two buildings will have the remaining units. This project will be included in demand calculations.

Chisago County – General Occupancy Rental Housing (2024)



Senior Housing Defined

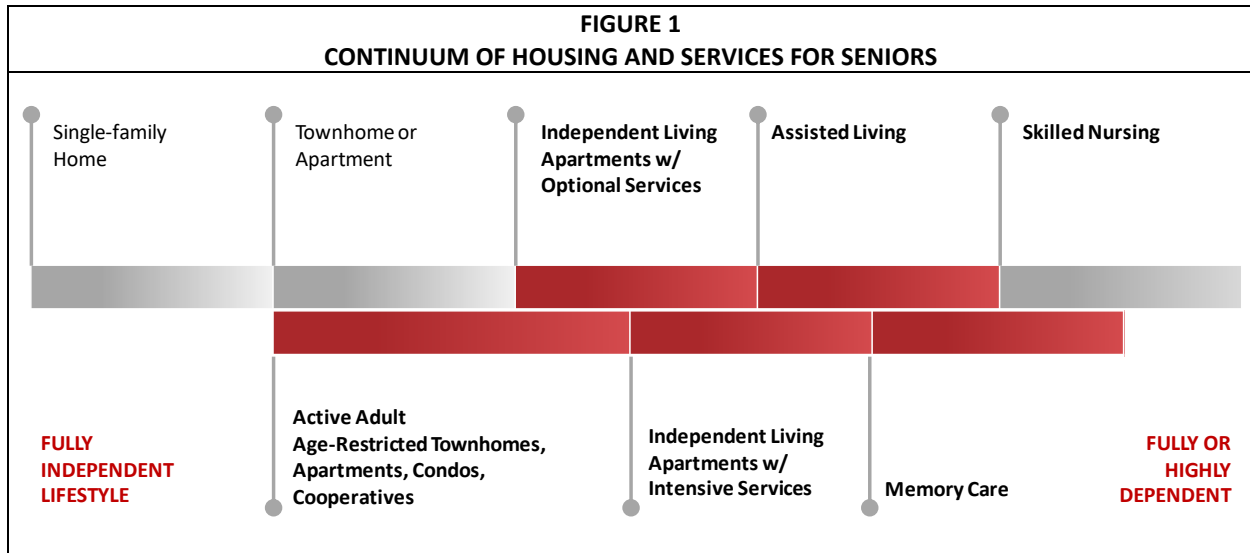
The term “senior housing” refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives, which occasionally overlap, thus making the differences somewhat ambiguous. However, the level of support services offered best distinguishes them. Maxfield Research and Consulting classifies senior housing projects into five categories based on the level of support services offered:

Active Adult
Active Adult properties (or independent living without services available) are similar to a general-occupancy building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Residents are generally age 70 or older if in an apartment-style building. Organized entertainment, activities and occasionally a transportation program represent the extent of services typically available at these properties. Because of the lack of services, active adult properties generally do not command the rent premiums of more service-enriched senior housing. Active adult properties can have a rental or owner-occupied (condominium or cooperative) format.
Independent Living
Independent Living properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties often dedicate a larger share of the building to common areas, because units are smaller than in active adult housing and to encourage socialization. Independent living properties attract a slightly older target market than adult housing (i.e. seniors age 75 or older). Rents are also above those of active adult buildings. Sponsorship by a nursing home, hospital or health care organization is common.
Assisted Living
Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their health situation), who need extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have staff on duty 24 hours per day or at least 24-hour emergency response.
Memory Care
Memory Care properties, designed specifically for persons suffering from Alzheimer’s disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are

much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which addresses housing needs almost exclusively for widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Skilled Nursing Care

Skilled Nursing Care, or long-term care, provides a living arrangement that integrates shelter and food with medical, nursing, psychosocial and rehabilitation services for persons who require 24-hour nursing supervision. Residents in skilled nursing homes can be funded under Medicare, Medicaid, Veterans, HMOs, insurance as well as use of private funds.



The senior housing products available today, when combined with long-term care facilities form a full continuum of care, extending from virtually a purely residential model to a medically intensive one. Often the services available at these properties overlap with another making these definitions somewhat ambiguous. In general, active adult properties tend to attract younger active seniors, who merely wish to rid themselves of home maintenance; congregate properties serve independent seniors that desire support services (i.e., meals, housekeeping, transportation, etc.) while assisted living properties tend to attract older, frail seniors who need assistance with daily activities, but not the skilled medical care available only in a nursing facility.

Age-Restricted Housing Summary

As of September 2024, Maxfield Research identified 26 senior housing properties in Chisago County. These properties have a total of 945 units. Among properties that provided complete survey data, there were 23 vacancies resulting in an overall vacancy rate of 2.5% for senior properties. The equilibrium vacancy rates for senior housing are between 5% and 7% (5% for independent living and 7% for assisted living and memory care).

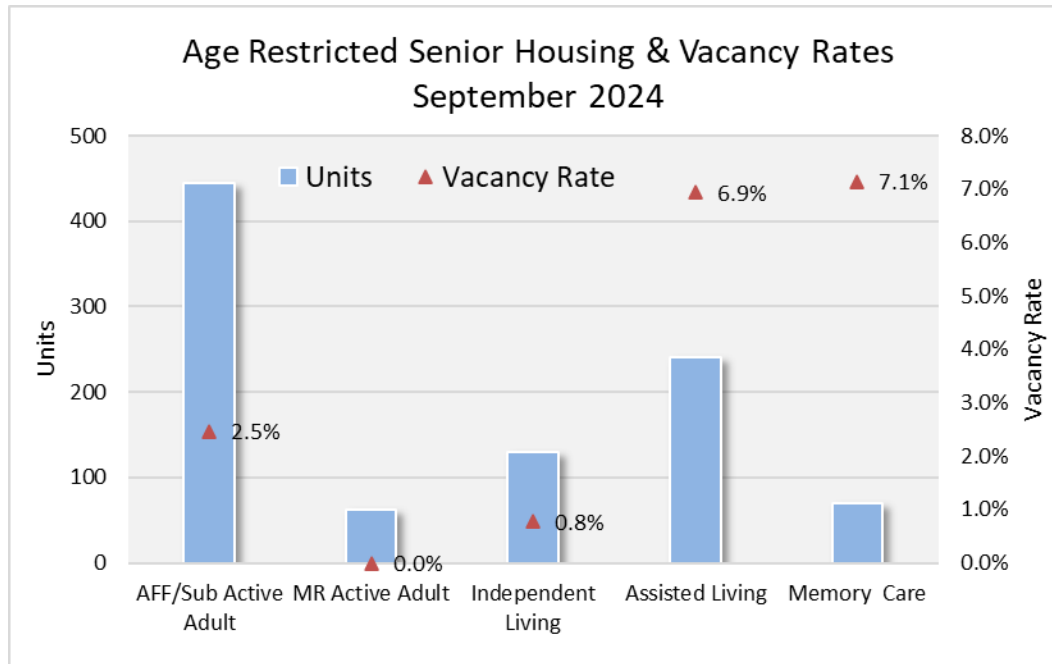
Tables S-1 through S-8 provide summarized information on senior housing in the county including subsidized, affordable and market rate properties (active adult, independent living, assisted living and memory care) along with skilled nursing care. Information in the summary tables includes average year built, number of units, unit mix, vacant units, vacancy rate, rents/sale price, and price per square foot.

The following are key points from our survey of the senior housing supply by housing type.

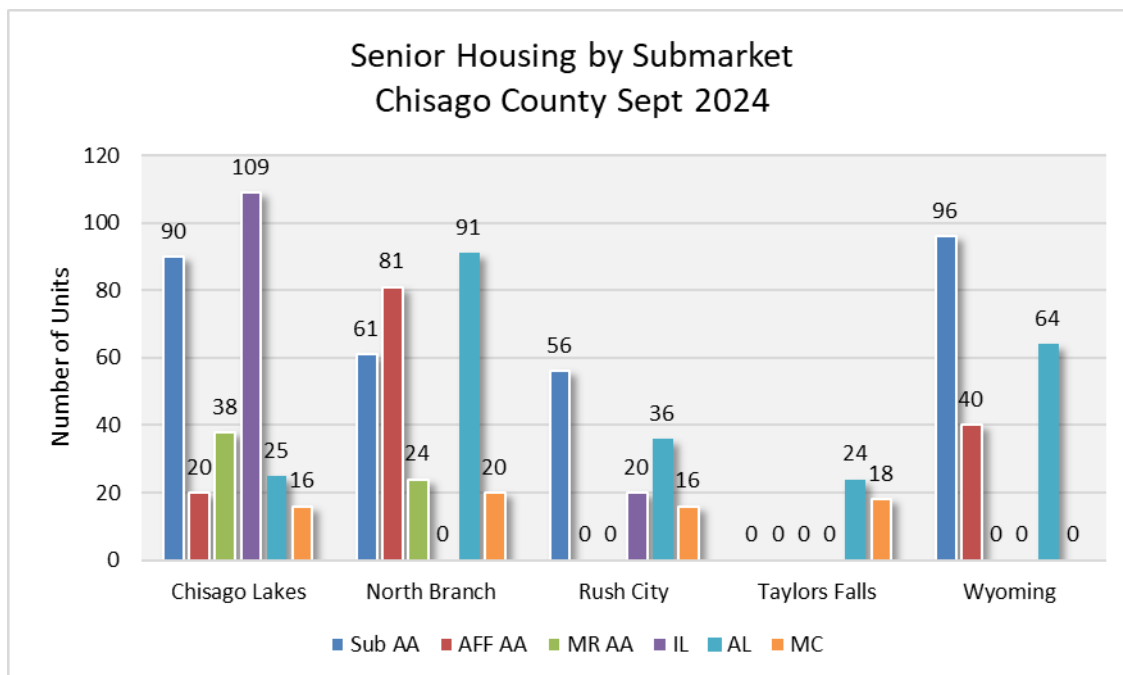
- Chisago County has 945 age-restricted units. Affordable and Subsidized active adult units account for 47% of the total followed by Assisted Living (25.4%). The fewest units are in the

SENIOR HOUSING ANALYSIS

market rate active adult category at 6.6%. Vacancy rates are extremely low in most age-restricted products while assisted living and memory care units have vacancy rates of 6.9% and 7.1%, respectively.



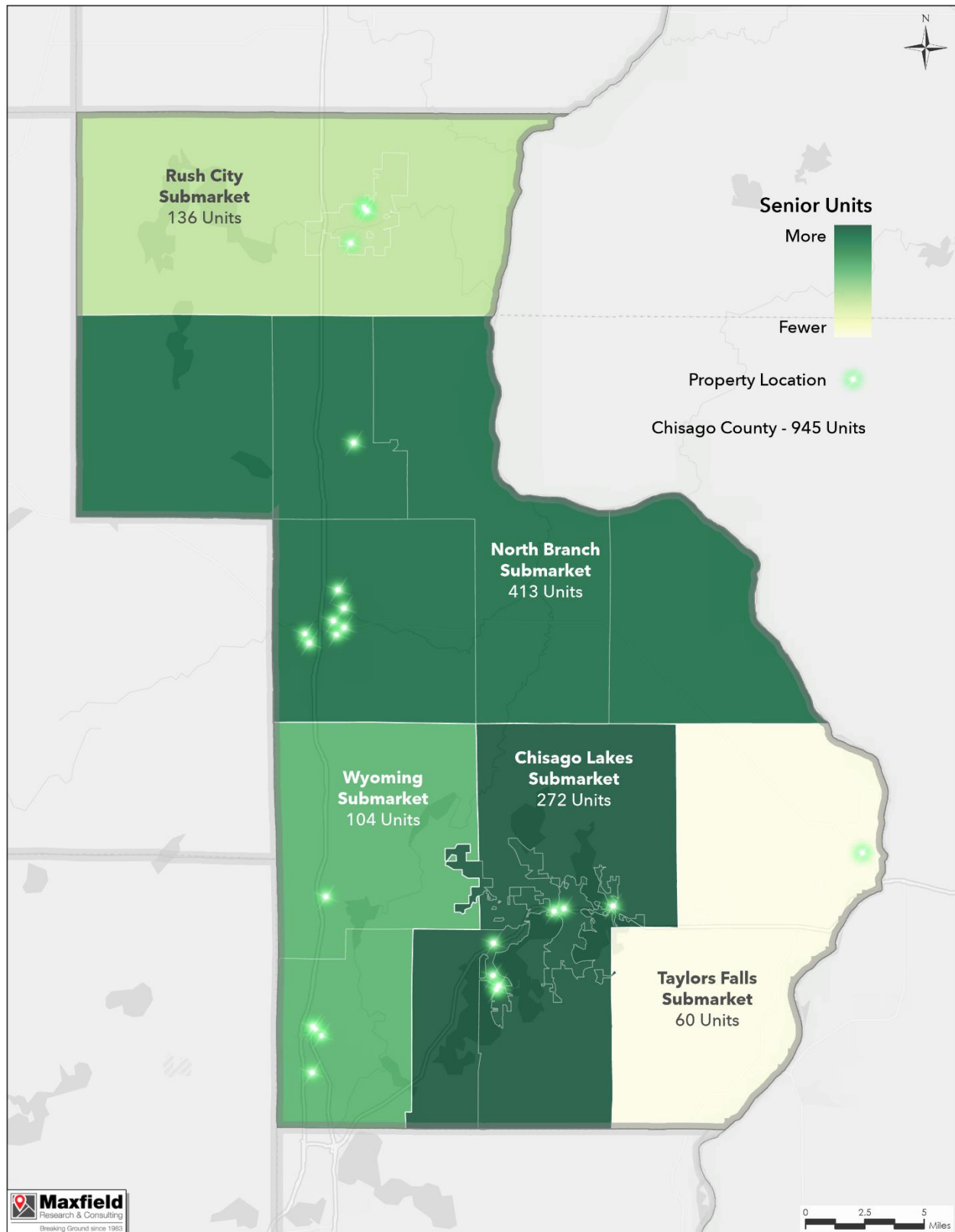
The following graph shows age-restricted housing by submarket. Chisago Lakes has the most senior housing with 298 units, followed by North Branch with 277 units.



SENIOR HOUSING ANALYSIS

TABLE S-1 AGE-RESTRICTED HOUSING DEVELOPMENTS CHISAGO COUNTY September 2024				
<u>Project Name</u>	<u>Year Built</u>	<u>City</u>	<u>Submarket</u>	<u>Units</u>
Active Adult				
<u>Subsidized</u>				
Meadows on Fairview	2003	Wyoming	Wyoming	32
Haven Estates I & II	1986	Stacy	Wyoming	20
Ecumen Lakeview Apt	1986	Chisago City	Chisago Lakes	60
Haven Estates - Middle Haven	1984	Wyoming	Wyoming	44
Northern Oaks Apt	1983	North Branch	North Branch	12
Valkommen Apt	1980	Lindstrom	Chisago Lakes	30
Rush Oaks	1980	Rush City	Rush City	36
Rush Estates I	1975	Rush City	Rush City	10
Rush Estates II	1994	Rush City	Rush City	10
Shield's Plaza Apartments	1978	North Branch	North Branch	49
<u>Affordable</u>				
Heritage Court	2022	North Branch	North Branch	32
Uptown Maple Commons	2001	North Branch	North Branch	32
Pinewood Apartments	1981	Harris	North Branch	17
Heather Creek Apartments	1978	Chisago City	Chisago Lakes	20
Sunrise River Apartments	1978	Wyoming	Wyoming	16
Heights Court	1966	Wyoming	Wyoming	24
Total				444
<u>Market Rate Rental</u>				
Bayview Apartments	2005	Center City	Chisago Lakes	24
Splittstoser Apartments	2000	North Branch	North Branch	24
Shogren Apartments	1975	Lindstrom	Chisago Lakes	14
Total				62
Independent Living (With Services)				
Point Pleasant Heights	1998	Chisago City	Chisago Lakes	109
Rusheba Landing	2020	Rush City	Rush City	20
Total				129
Assisted Living				
Boka Haven	2024	North Branch	North Branch	40
Rusheba Station	2020	Rush City	Rush City	36
The Lodge at Taylors Falls	2014	Taylors Fall	Taylors Fall	24
Ecumen North Branch	2005	North Branch	North Branch	51
Meadows on Fairview	2003	Wyoming	Wyoming	64
Parmly on the Lake	1998	Chisago City	Chisago Lakes	25
Total				240
Memory Care				
Rusheba Station	2020	Rush City	Rush City	16
Parmly on the Lake	2007	Chisago City	Chisago Lakes	16
Ecumen North Branch	2005	North Branch	North Branch	20
Meadows on Fairview	2003	Wyoming	Wyoming	18
Total				70
Sources: Maxfield Research and Consulting				

Chisago County – Senior Housing Units (2024)



Deep-Subsidy Active Adult (Subsidized)

- Subsidized active adult senior housing offers low rents to very low-income seniors and handicapped/disabled persons. Incomes are restricted to 50% or less of the area median income adjusted for household size. For households that meet the age (62 and older or those under 62 with disability) and income qualifications, subsidized senior housing is usually the most affordable rental option available.
- There are ten deep-subsidy active adult properties in Chisago County with a combined 303 units. As of September 2024, all were fully-occupied for an overall vacancy rate of 0.0%. Equilibrium for senior subsidized properties is usually 3%, allowing for optimal housing availability for potential residents. Many of these properties indicated they have wait lists. Unit sizes at these senior properties are often smaller than many of the market rate and/or affordable senior rental properties at 613 square feet.
- Typically, subsidized senior housing units are all one-bedroom units as is the case in Chisago County. Tenants pay rent based on 30% of their adjusted gross income (AGI) and need to qualify at or below 50% of the county AMI for a one- (\$34,800) or two-person (\$39,760) household. Most residents of subsidized properties, however, have incomes below \$25,000.
- Due to lack of funding, new deep-subsidy rental housing is rarely, if ever built. Most of the subsidized housing was developed during the 1980s in the United States. Subsidized housing in Chisago County has an average age of 1985 with one property built in the 2000s.

S-2 SUMMARY BY UNIT TYPE DEEP-SUBSIDY SENIOR HOUSING CHISAGO COUNTY SEPTEMBER 2024						
Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
				Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	256	84%	590	30% of AGI		
2BR	47	16%	741			
Total:	303	16%	613			
Vacancies/Rate	0	0.0%				
Average Age	1986					
Note: This table includes data from properties that participated in providing survey information.						
Source: Maxfield Research & Consulting						

Shallow-Subsidy Active Adult (Affordable)

- There are six shallow-subsidy affordable active adult properties in Chisago County with a combined 81 units. As of September 2024, they had an overall vacancy rate of 2.5%. Equilibrium for senior affordable housing is usually around 3%, allowing for optimal housing availability for potential residents. Many of these properties indicated they have wait lists.
- Shallow-subsidy active adult senior housing offers affordable rents to qualified senior households (55 and older) generally ranging from 50% to 80% of AMI (\$34,800 to \$69,600) based on specific developments tax-credit allocation guidelines. Many shallow-subsidy senior properties, however, will accept age-qualified low-income households with a housing voucher. Most affordable properties have qualifying incomes set at 60% or less of AMI.

S-3

SUMMARY BY UNIT TYPE

SHALLOW-SUBSIDY SENIOR HOUSING

CHISAGO COUNTY

SEPTEMBER 2024

Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
				Range Low - High	Avg. Rent*	Avg. Rent/Sq. Ft.
1BR	44	54%	631	\$675 - \$897	\$853	\$1.35
1BR+D	32	40%	958	\$529 - \$917	\$723	\$0.75
2BR	5	6%	840	\$695 - \$1,095	\$1,083	\$1.29
Total:	81	100%	773	\$529 - \$1,095	\$816	\$1.06
Vacancies/Rate*		2	2.5%			
Average Age		1986				

Note: This table includes data from properties that participated in providing survey information.

Source: Maxfield Research & Consulting

Market Rate Active Adult

- There are three market rate active adult properties in Chisago County, with a combined 62 units. Property managers indicate that these properties are typically always full and release rapidly when there are openings. At the time of our survey, there were no vacancies.
- Similar to deep and shallow subsidy properties, the units at market rate active adult properties are comprised of one- and two-bedroom units.
- Rents ranged from \$725 to \$930 for one-bedroom units with an average size of 724 square feet, with a rent per square foot of \$1.11 on average. Two bedrooms averaged 834 square feet and had an average rent of \$942, for an average rent per square foot of \$1.13.
- Despite the average age of properties being 1993, two properties were built in the 2000s and the other was built in 1975.

S-4 SUMMARY BY UNIT TYPE MARKET RATE ACTIVE ADULT SENIOR HOUSING CHISAGO COUNTY SEPTEMBER 2024						
Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rent/Sales Price		
				Range Low - High	Avg. Rent/Sale	Avg. Rent/ Sq. Ft.
1BR	25	40%	724	\$725 - \$930	\$800	\$1.11
2BR	37	60%	834	\$825 - \$1,045	\$942	\$1.13
Total:	62	100%	790	\$725 - \$1,045	\$885	\$1.12
Vacancies/Rate 0 0.0%						
Average Age 1993						
Note: This table includes data from properties that participated in providing survey information.						
Source: Maxfield Research & Consulting						

Independent Living

- Two independent living facilities were surveyed in Chisago County with a combined 129 units. Only on vacancy were reported as of September 2024, for a vacancy rate of 0.8%, well below the market equilibrium of 5% to allow for adequate turnover and availability indicating pent-up demand for independent living.
- The properties were built in 1998 and 2020, respectively. Unit types offered are one-bedroom, two-bedroom units and one-bedroom and two-bedroom townhomes, with one-bedroom units being the most common. Monthly base rents range from \$1,550 for a one-bedroom to \$2,135 for a two-bedroom unit.

S-5 SUMMARY BY UNIT TYPE INDEPENDENT LIVING SENIOR HOUSING CHISAGO COUNTY SEPTEMBER 2024						
Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
				Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	38	29%	645	\$1,550 - \$1,935	\$1,666	\$2.59
1BR+D	17	13%	828	\$1,935 - \$1,935	\$1,935	\$2.34
1BR TH	30	23%	986	\$1,675 - \$1,675	\$1,675	\$1.70
2BR	30	23%	856	\$1,500 - \$2,135	\$1,839	\$2.15
2BR TH	14	11%	1,170	\$1,975 - \$1,975	\$1,975	\$1.69
Total:	129	100%	854	\$1,935 - \$1,975	\$1,777	\$2.08
Vacancies/Rate 1 0.8%						
Average Age 2009						
Note: This table includes data from properties that participated in providing survey information.						
Source: Maxfield Research & Consulting						

Assisted Living

- There are five facilities offering assisted living services in Chisago County with a total of 240 units. As of September 2024, the properties reported 15 vacancies, for a vacancy rate of 6.9%. This is near the market equilibrium rate of 7%, indicating a stable assisted living market.
- The COVID-19 pandemic in 2020 resulted in significantly increased vacancy rates in assisted living as some residents succumbed to the disease along with a lack of new tenants wary of moving into assisted living properties. The market has been slow to recover and has started to experience increased absorption of these vacant units generally within the past year.

SENIOR HOUSING ANALYSIS

- Base market rent of range from \$1,700 for a studio unit to \$4,580 for a two-bedroom unit. Additional cost is based on the level of services needed. Total assisted living costs with the addition of personal care services typically cost \$1,200 per month for the lowest level of care. Utilities are included and common services include meal plans, activities, transportation, laundry service (weekly), and housekeeping (weekly/bi-weekly).

S-6

SUMMARY BY UNIT TYPE

ASSISTED LIVING SENIOR HOUSING

CHISAGO COUNTY

SEPTEMBER 2024

Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
				Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
Studio	25	10%	372	\$1,700 - \$3,465	\$2,429	\$6.52
1BR	147	61%	453	\$2,315 - \$3,940	\$2,586	\$5.71
1BR+D	21	9%	562	\$3,570 - \$3,600	\$2,217	\$3.94
2BR	47	20%	888	\$3,500 - \$4,580	\$4,132	\$4.66
Total:	240	100%	539	\$2,315 - \$4,580	\$2,840	\$5.27
Vacancies/Rate	15	6.9%				
Average Age	2011					

Note: This table includes data from properties that participated in providing survey information. Vacamcy rate is calculated from properties that provided vacancy rate data.

Source: Maxfield Research & Consulting

Memory Care

- A total of 70 units in four memory care facilities were identified in Chisago County. There were five vacancies reported as of September 2024, for a vacancy rate of 7.1%. This is just at market equilibrium of 7% indicating a balanced market for memory care housing. Memory care facilities however, have higher turnover due to the advanced care needed and overall progression of Alzheimer's and dementia for individual residents. All but one memory care facilities have at least one vacancy.
- Base market rate rents for memory care range from \$565 to \$5,690. Due to acute medical needs of memory care residents, care packages are required, and in some facilities they are a separate charge from the rent, and in others they are priced into the rent. The actual average cost of memory care with services is estimated at \$3,421. Utilities are included and common services include meal plans, activities, transportation, laundry service (weekly), and housekeeping (weekly/bi-weekly).

S-7

SUMMARY BY UNIT TYPE

MEMORY CARE SENIOR HOUSING

CHISAGO COUNTY

SEPTEMBER 2024

Unit Type	Total Units	Unit Mix	Avg. Sq. Ft.	Monthly Rents		
				Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
Studio	58	83%	343	\$565 - \$5,690	\$3,709	\$10.82
Suite	6	9%	268	\$1,145 - \$1,700	\$1,423	\$5.32
1BR	6	9%	562	\$2,315 - \$2,960	\$2,638	\$4.69
Total:	70	100%	355	\$565 - \$5,690	\$3,421	\$9.63
Vacancies/Rate	5	7.1%				
Average Age	2009					

Note: This table includes data from rental properties that participated and provided complete survey information.

Source: Maxfield Research & Consulting

Supply of Skilled Nursing Beds

Table S-8 shows the inventory of existing skilled nursing facilities in Chisago County per the Minnesota Department of Health.

- There are four facilities with 213 skilled nursing beds in Chisago County.

TABLE S-8 SKILLED NURSING FACILITIES CHISAGO COUNTY 2024		
Name	Location	No. of Beds
Ecumen North Branch	North Branch	67
Meadows on Fairview	Wyoming	14
Parmly on the Lake	Chisago City	91
The Estates at Rush City	Rush City	41
Total		213
Sources: MN Dept. of Health and Human Services, Maxfield Research and Consulting		

Planned and Pending Senior Housing Projects

Maxfield Research interviewed city staff in Chisago County to identify any proposed, under review or under construction senior properties in Chisago County. As of July 2024, there was one project proposed.

- Community Living Solutions has proposed a 70-unit affordable independent living property in North Branch. As of this time, details are limited. The project will not be included in demand calculations.

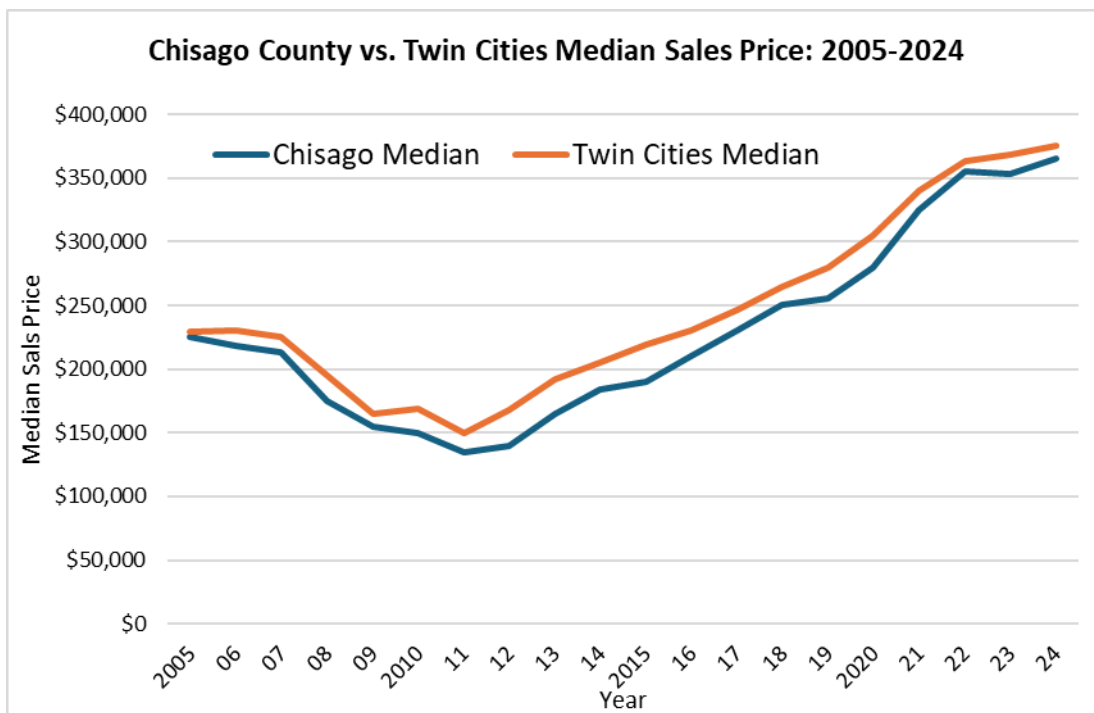
Introduction

Maxfield Research and Consulting analyzed the for-sale housing market in Chisago County by analyzing data on single-family and multifamily home sales and active listings, identifying active subdivisions and pending for-sale developments and conducting interviews with local real estate professionals, developers, builders and planning officials.

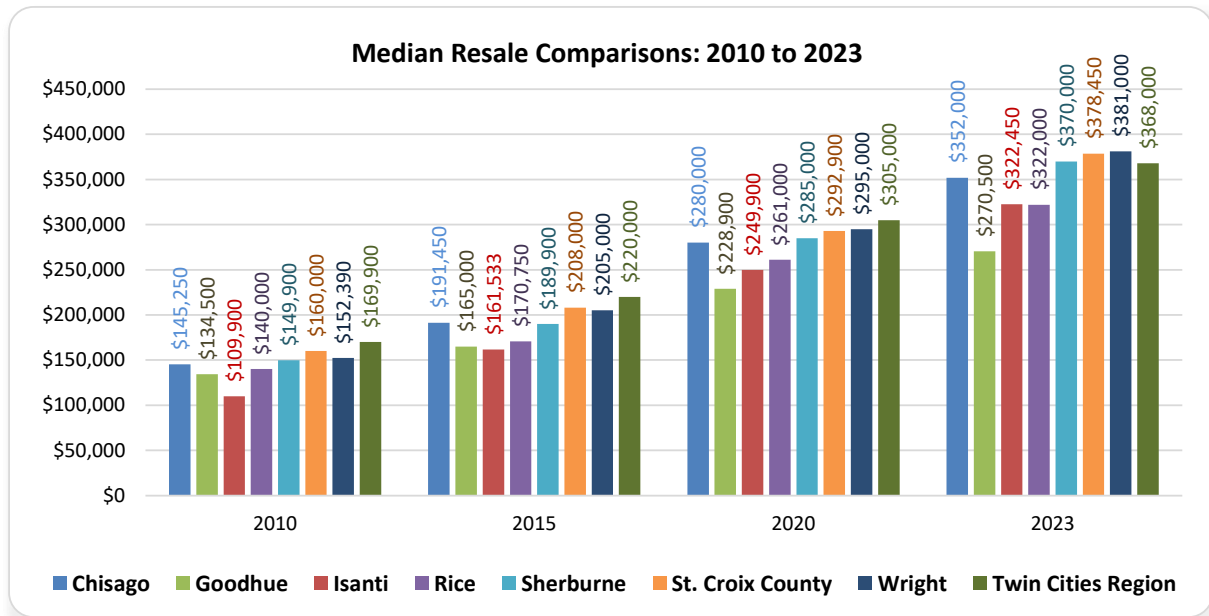
County-wide Home Resale Comparison

Table FS-1 (located in the appendix) compares Chisago County resale data against the Twin Cities Metro Area and other collar counties. The tables show summary-level resale data for single-family and multifamily housing units between 2010 and 2024 according to information supplied through the Greater Minneapolis Area Association of Realtors.

- Chisago County housing value trends mirror the Twin Cities Region. While traditionally slightly lower than the Twin Cities Region year-over-year, Chisago County housing values almost caught up with the Region in 2022 as home values have grown exponentially since the low in 2011, the Great Recession.
- Since 2011, Chisago County resale values have increased by 270% to \$365,000 as of 2024. The Twin Cities Region, by comparison, grew by 250% over the period. Strong annual appreciation has resulted since 2011 as the average annual increase year-over-year has been 19%.



- Chisago County housing values are of similar affordability with the collar counties of Wright County in Minnesota and St. Croix County in Wisconsin. In Chisago County however, values are much higher than most other collar counties near the Metro Area.

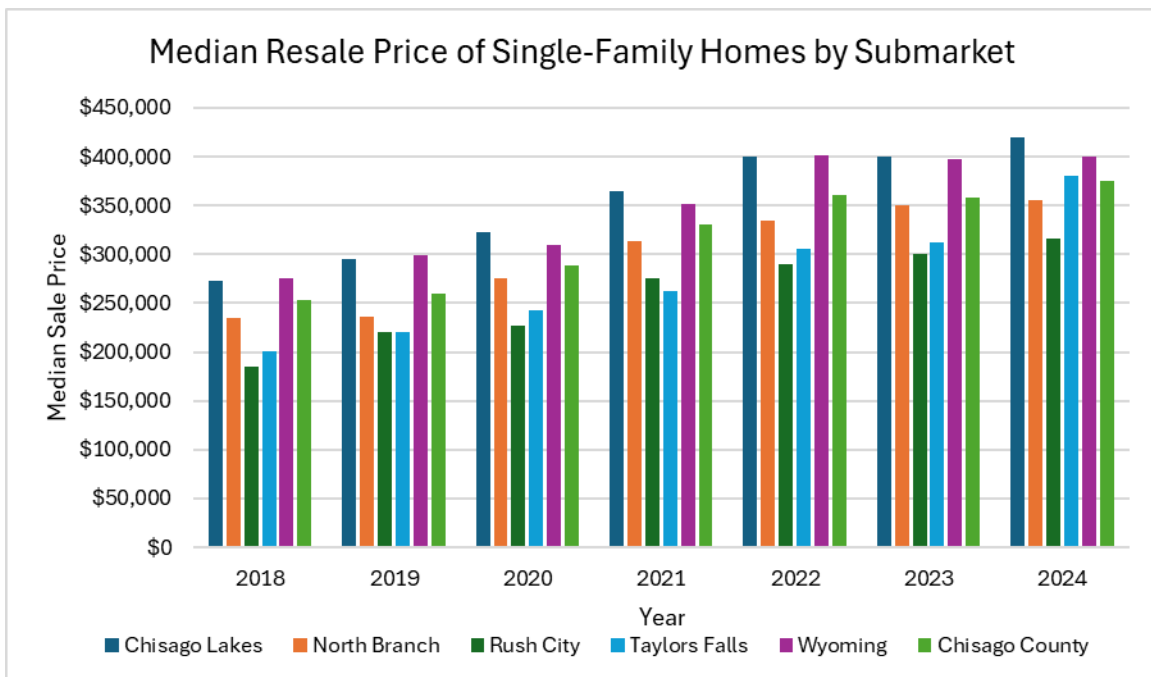
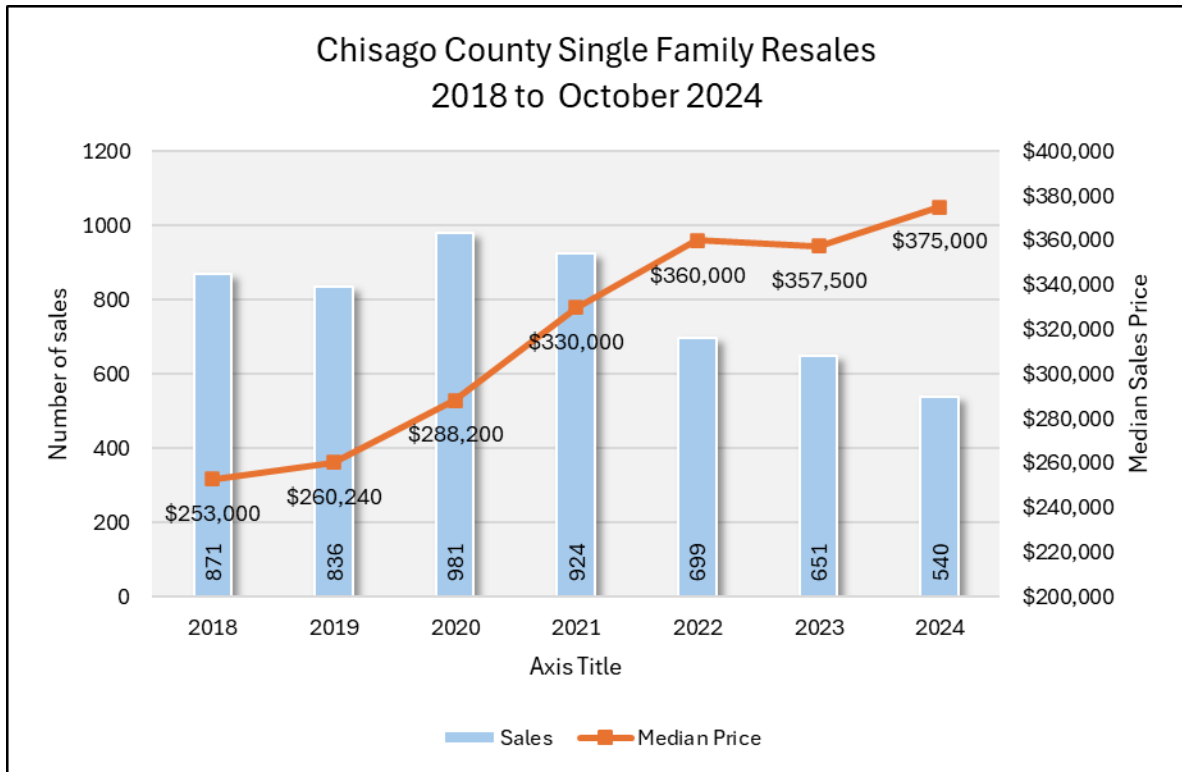


Home Resale Comparison in Chisago County

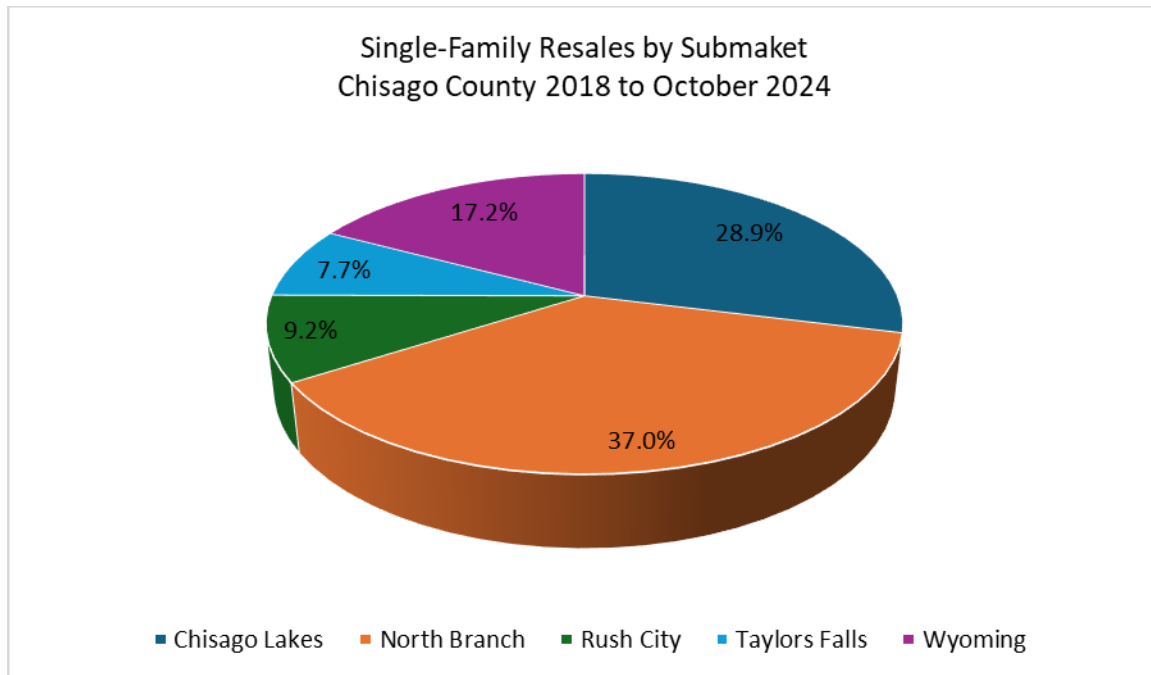
Tables FS-2 and FS-3 (both in the appendix) present summary data for resales of single-family and multifamily housing units for the Chisago County submarkets in 2010 through October 2024. Data is sourced from the Greater Minneapolis Area Association of Realtors.

Single-Family Resales

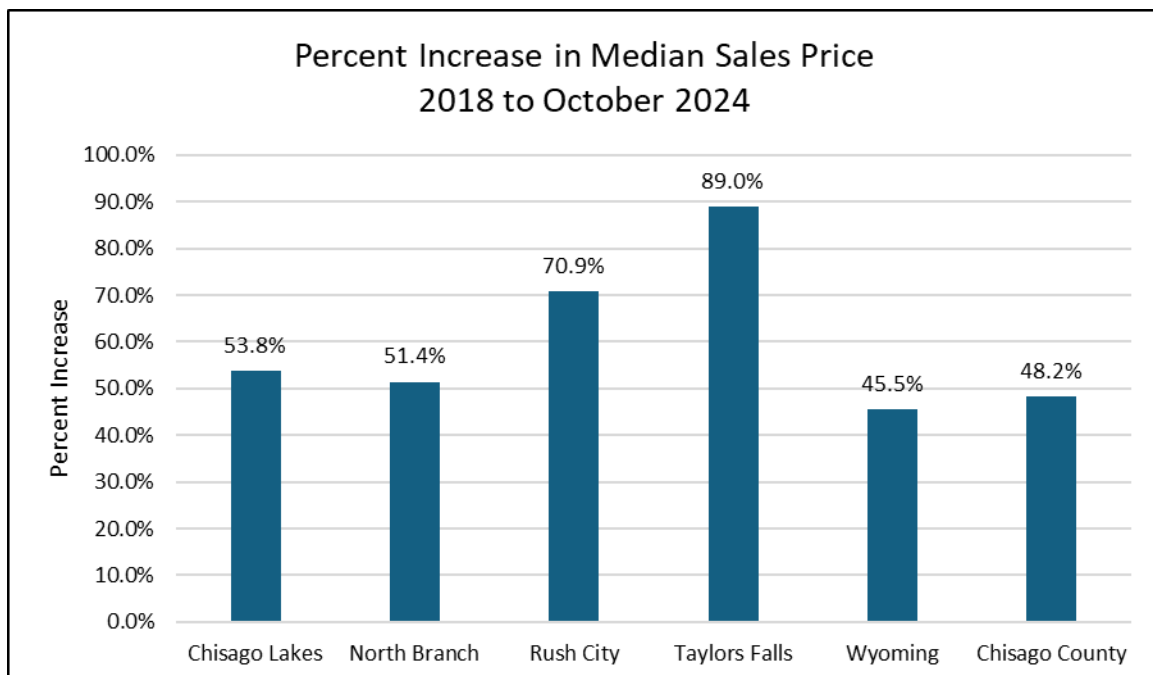
- Single-family resale values have increased year-over-year since 2018 and are at a new all-time high of \$375,000 as of October 2024 in Chisago County.
- From 2018 through 2024, the number of single-family resales in Chisago County peaked in 2020 with 981 transactions. As mortgage interest rates increased over the past few years along with increasing home prices, resales have declined with a low of 651 in 2023. Single-family resales are on a similar pace in 2024.
- Transaction volume had been relatively steady from 2018 through 2020 and then experienced a jump in 2020 and 2021. With rising interest rates in 2022 however, home sales declined significantly, falling since 2021.



- The North Branch and Chisago Lakes submarkets accounted for the greatest share of resale activity in the County with 37.0% of and 28.9% single-family resales from 2018 to October 2024.



- Single-family resale values have increased by 48.2% since 2018. Appreciation over this period has ranged from 46% in the Wyoming Submarket to 89% in the Taylors Falls Submarket.



FOR-SALE MARKET ANALYSIS

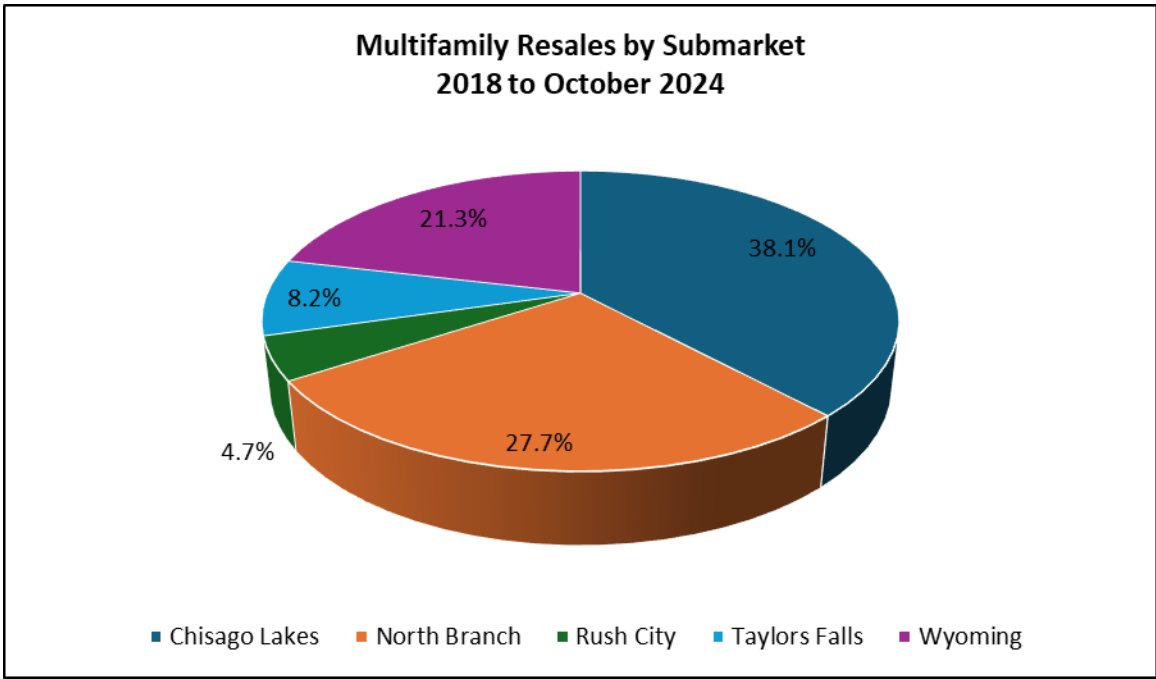
TABLE FS-1
SALE TRENDS OF SINGLE FAMILY HOMES
CHISAGO COUNTY SUBMARKETS
2018 to October 2024

	Chisago Lakes			North Branch			Rush City		
	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price
2018	275	\$292,427	\$273,000	276	\$257,066	\$235,000	83	\$201,747	\$184,900
2019	255	\$313,732	\$295,000	301	\$255,322	\$236,000	67	\$250,662	\$219,900
2020	276	\$355,708	\$322,450	373	\$297,559	\$275,000	83	\$243,349	\$226,500
2021	278	\$391,440	\$365,000	360	\$334,952	\$313,500	79	\$305,284	\$274,900
2022	204	\$443,033	\$400,000	225	\$368,807	\$335,000	84	\$327,631	\$290,000
2023	160	\$454,904	\$400,000	290	\$377,725	\$349,950	68	\$339,431	\$300,000
2024	143	\$485,671	\$420,000	211	\$376,168	\$355,900	40	\$350,750	\$316,000
	Taylors Falls			Wyoming			Chisago County		
	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price
2018	79	\$239,183	\$201,000	158	\$293,712	\$275,000	871	\$267,985	\$253,000
2019	68	\$252,064	\$219,936	145	\$305,231	\$298,600	836	\$281,156	\$260,240
2020	71	\$272,445	\$242,500	178	\$313,667	\$309,950	981	\$310,438	\$288,200
2021	59	\$307,412	\$262,500	148	\$387,456	\$352,000	924	\$356,062	\$330,000
2022	65	\$379,961	\$305,000	121	\$419,063	\$401,000	699	\$395,258	\$360,000
2023	37	\$387,338	\$312,500	96	\$423,529	\$397,000	651	\$399,994	\$357,500
2024	44	\$426,125	\$379,950	102	\$428,539	\$400,000	540	\$417,246	\$375,000

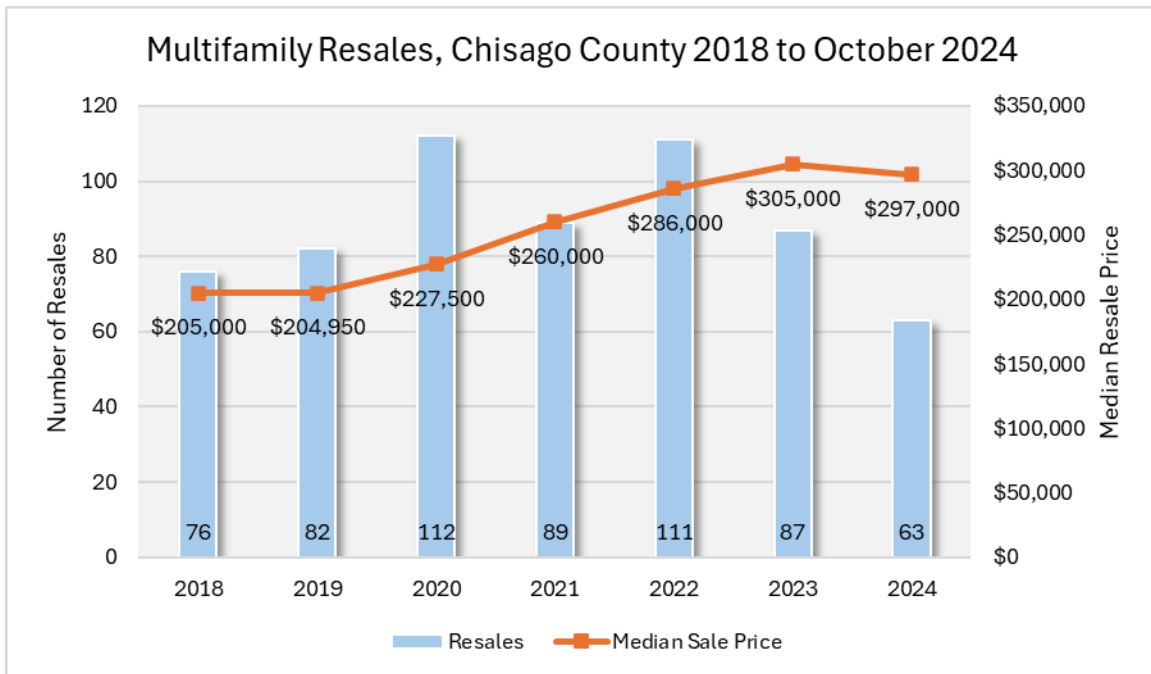
Greater MSP Association of Realtors; Maxfield Research and Consulting

Multifamily Resales

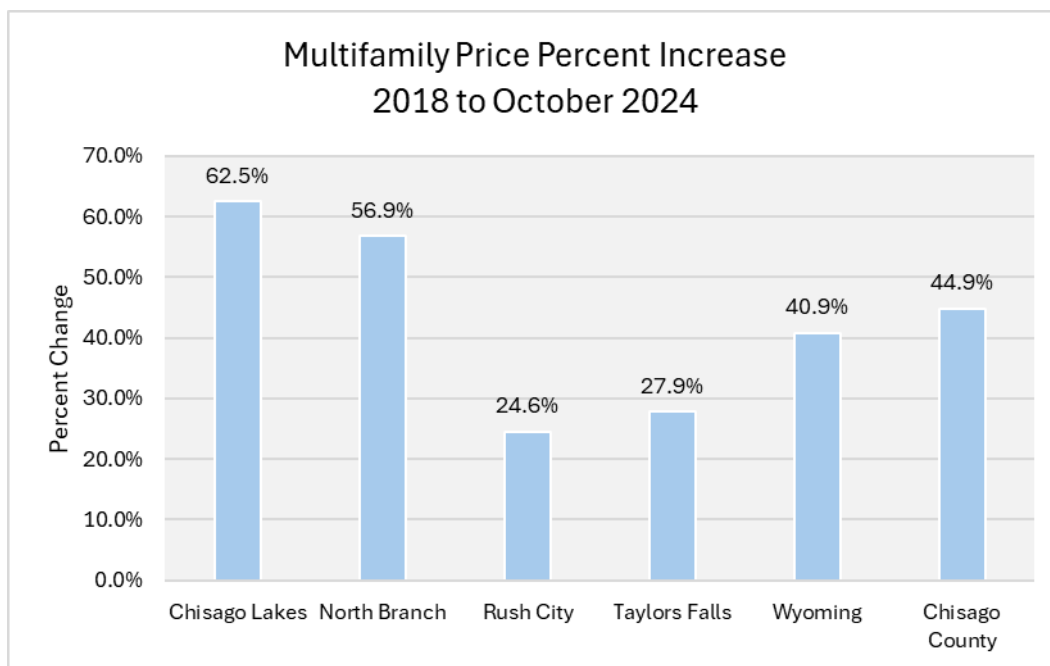
- Multifamily resale transactions varied between 76 and 112 sales, averaging about 92 resales per year from 2018 to 2023. As of October 2024, there have been 63 multifamily sales in Chisago County.
- Multifamily resales accounted for 8.0% to 13.7% of all Chisago County transactions from 2018 through October 2024. Multifamily sales peaked as a proportion of sales in 2022, accounting for 13.7% of sales, and have fallen to 10.4% of sales.



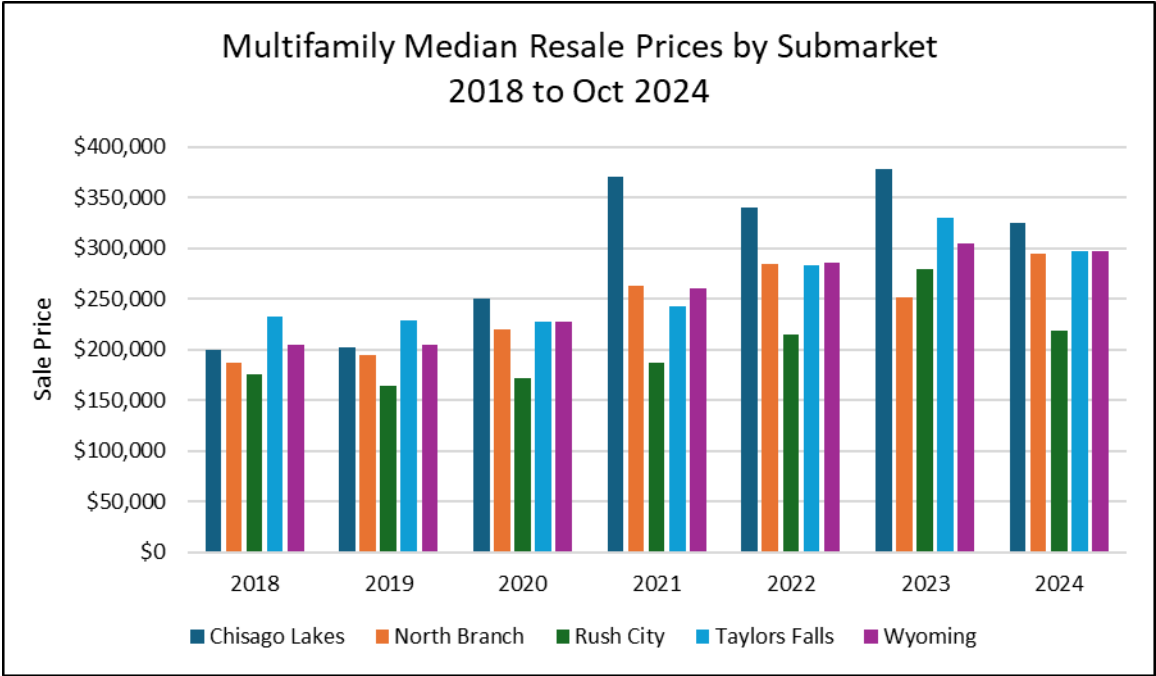
- The Chisago Lakes Submarket contains the most multifamily home resales over the period in Chisago County at 38.1%, followed by North Branch with 27.7% of multifamily resales and Wyoming had 21.3% of resales.



- Similar to single-family home prices, the multifamily median resale prices have been increasing steadily since 2018 by an average of 6.4% each year.



- As of October 2024, multifamily resales values ranged from \$218,000 in the Rush City Submarket to \$325,000 in the Chisago Lakes Submarket. The median value across the County was \$297,000.



FOR-SALE MARKET ANALYSIS

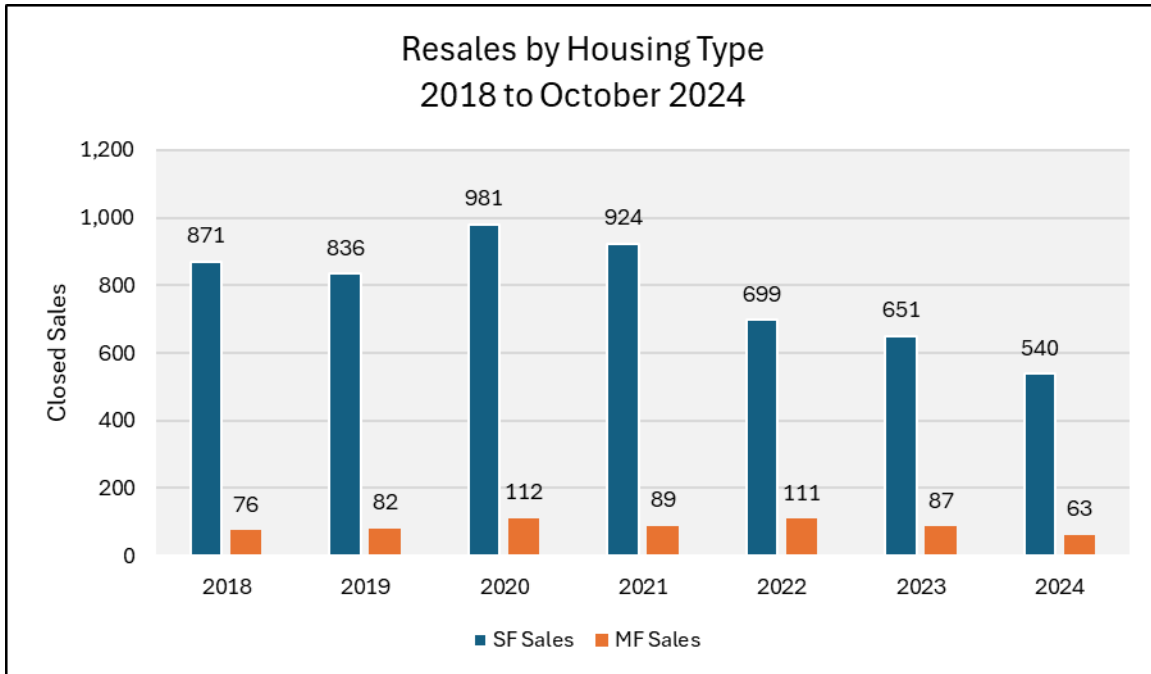
TABLE FS-2
SALE TRENDS OF MULTIFAMILY SALES
CHISAGO COUNTY SUBMARKETS
2018 to 2024*

	Chisago Lakes			North Branch			Rush City		
	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price
2018	32	\$205,608	\$200,000	12	\$205,642	\$187,400	6	\$173,696	\$175,000
2019	26	\$222,462	\$202,250	27	\$205,049	\$193,900	3	\$186,883	\$163,750
2020	38	\$254,665	\$249,950	23	\$225,685	\$220,000	6	\$180,689	\$171,250
2021	34	\$370,000	\$370,000	25	\$255,472	\$262,500	4	\$189,975	\$187,500
2022	49	\$452,331	\$340,000	32	\$275,921	\$284,000	4	\$201,191	\$215,000
2023	38	\$384,374	\$377,500	27	\$270,952	\$251,000	3	\$262,133	\$279,500
2024	19	\$353,436	\$325,000	26	\$286,330	\$293,950	3	\$214,000	\$218,000
	Taylors Falls			Wyoming			Chisago County		
	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price	No.of Sales	Average Price	Median Price
2018	5	\$237,417	\$232,419	21	\$289,742	\$221,500	76	\$228,434	\$205,000
2019	9	\$213,067	\$229,000	17	\$245,829	\$224,000	82	\$219,240	\$204,950
2020	15	\$224,257	\$228,000	30	\$264,582	\$225,450	112	\$243,334	\$227,500
2021	15	\$244,681	\$242,500	11	\$263,700	\$245,000	89	\$298,930	\$260,000
2022	2	\$283,000	\$283,000	24	\$453,327	\$509,725	111	\$389,588	\$286,000
2023	3	\$327,333	\$330,000	16	\$403,550	\$381,200	87	\$346,519	\$305,000
2024	2	\$297,213	\$297,213	13	\$434,079	\$312,000	63	\$333,958	\$297,000

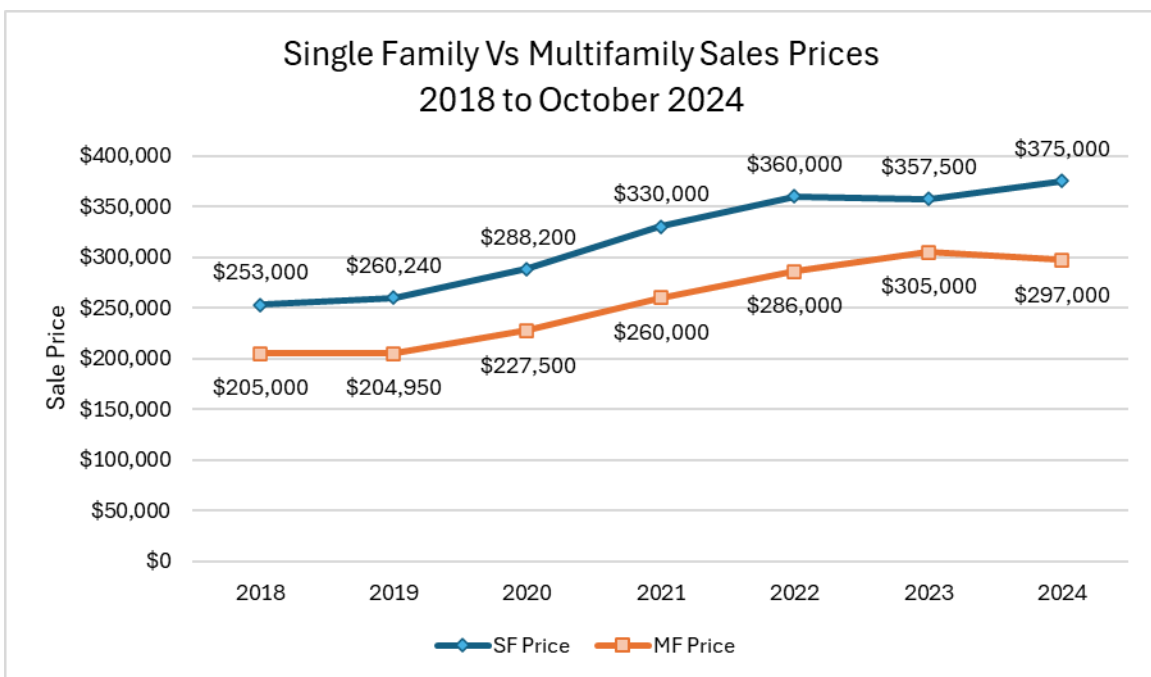
Sources: Greater MSP Association of Realtors, Maxfield Research and Consulting

Single-family vs. Multifamily Resales

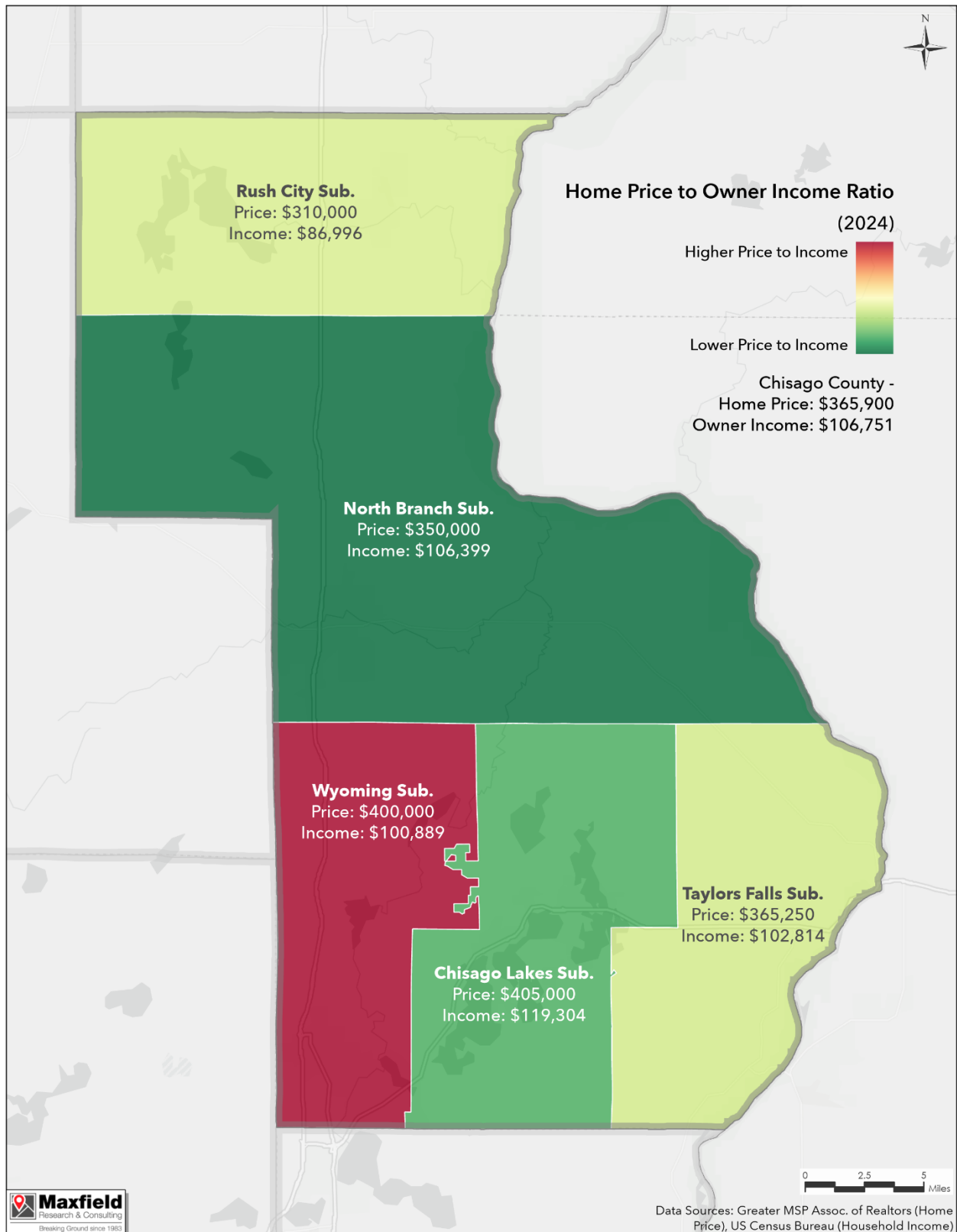
- Single-family housing accounts for 90% of all resales in the Chisago County Market Area from 2018 through October 2024.



- Single-family homes sold for an average of 25% more than owned multifamily homes from 2018 through October 2024 ranging from 17% to 27% higher over the period.



Home Price to Income Ratio by Submarket



Home price to income ratio was calculated by dividing median home price by the median annual income for owner households.

Resales by Price Point

Table FS-3 shows the distribution of sales within six price ranges from resales in 2018 to October 2024 in Chisago County. The graph on the following page visually displays the sales data.

- Single-family home prices have shifted upwards since the previous study conducted in 2018. The data shown below indicates that in just four years, home resale prices to the majority being at \$300,000 or more when prior the majority were within \$200,000 to \$400,000.

	<u>2018</u>		<u>2024 Oct.</u>
Under \$200k	22%	Under \$200K	3%
\$200K-400K	69%	\$200K-400K	55%
\$400K+	8%	\$400K+	42%

- Multifamily product only accounted for about 8% to 14% of overall resales between 2018 and 2024. Similar to single-family sales in Chisago County, home prices have increased significantly during the period.

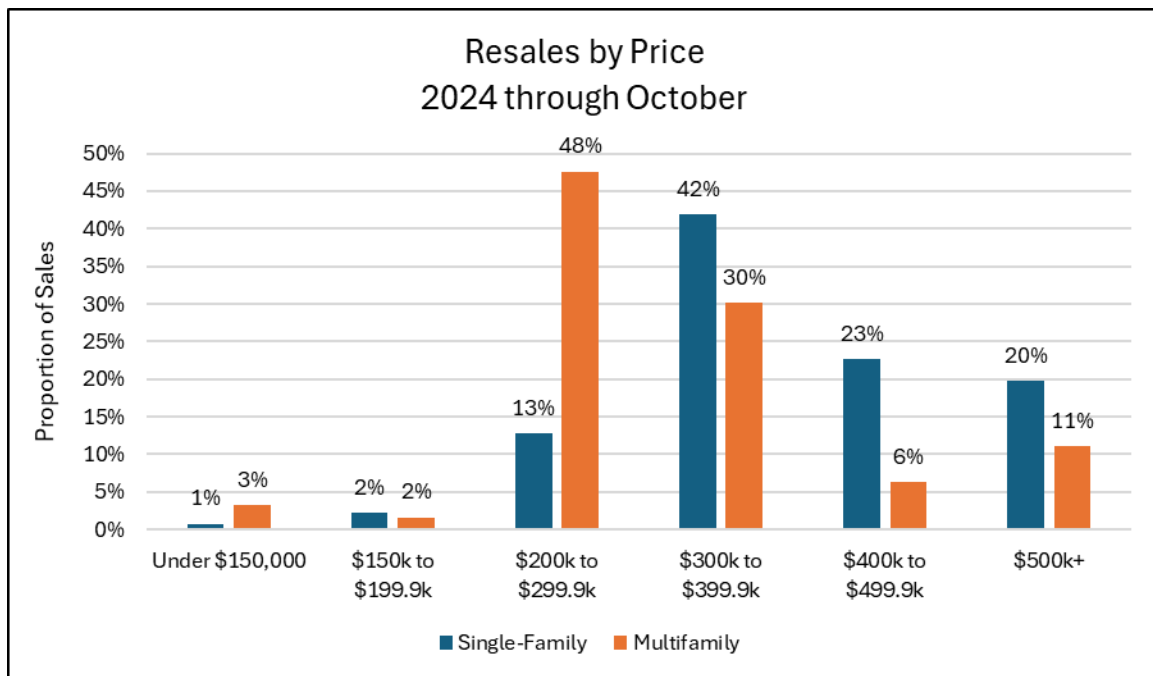
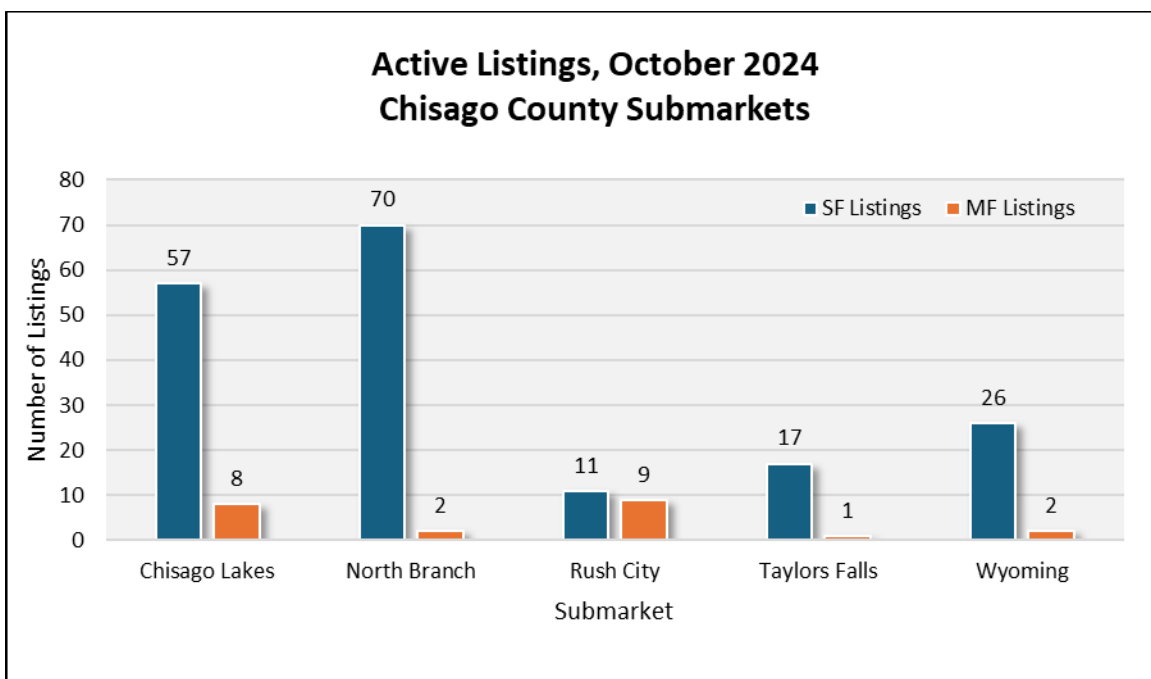


TABLE FS-3 PRICE DISTRIBUTION OF SINGLE-FAMILY & MULTIFAMILY SALES CHISAGO COUNTY 2018 TO OCTOBER 2024							
Single-Family Price Distribution Trends							
	Under \$150,000	\$150k to \$199.9k	\$200k to \$299.9k	\$300k to \$399.9k	\$400k to \$499.9k	\$500k+	Median Sale Price
2018	55	139	422	183	48	24	\$253,000
2019	40	87	404	217	63	25	\$260,240
2020	24	55	465	282	98	57	\$288,200
2021	9	34	316	314	154	97	\$330,000
2022	16	18	142	245	144	134	\$360,000
2023	4	7	145	254	124	117	\$357,500
2024	4	12	69	226	122	107	\$375,000
Multifamily Price Distribution Trends							
	Under \$150,000	\$150k to \$199.9k	\$200k to \$299.9k	\$300k to \$399.9k	\$400k to \$499.9k	\$500k+	Median Sale Price
2018	6	27	31	7	5	0	\$205,000
2019	2	36	38	4	2	0	\$204,950
2020	6	19	69	13	3	2	\$227,500
2021	4	7	53	14	3	8	\$260,000
2022	2	2	58	14	6	29	\$286,000
2023	2	5	35	19	13	13	\$305,000
2024	2	1	30	19	4	7	\$297,000
Sources: Greater MSP Association of Realtors, Maxfield Research and Consulting							

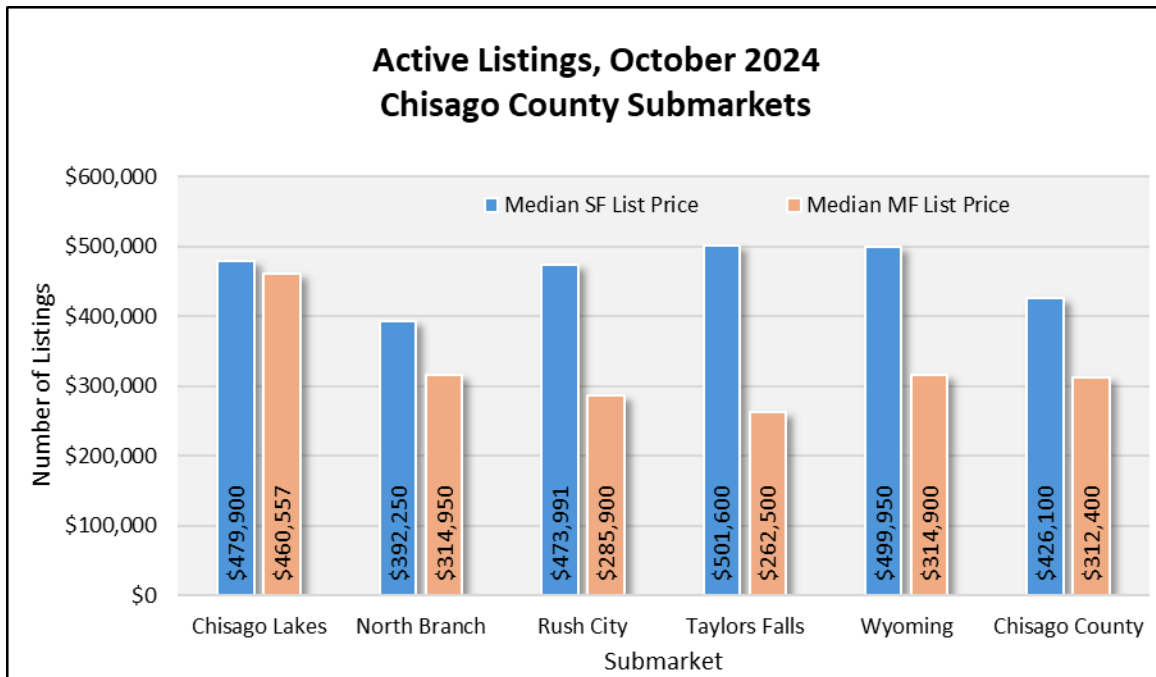
Current Supply of Homes on the Market

We reviewed the current supply of homes on the market (listed for sale) to examine the current market for available owner-occupied housing in Chisago County. Table FS-4 shows homes currently listed for sale in Chisago County. The data was provided through the Greater Minneapolis Area Association of Realtors and is based on active listings as of October 2024. Home listings recorded on the regional multiple listing service generally account for the vast majority of all residential sale listings in a given area.

- As of October 2024, there were 203 homes listed for sale in Chisago County. Of which, single-family homes accounted for 89% of all listings, and multifamily homes were 11%.



- The median list price in Chisago County is \$487,255 for single-family homes and \$366,558 for multifamily homes. The median sale price is generally a more accurate indicator of housing values in a community than the average sale price. Average sale prices can be easily skewed by a few very high-priced or low-priced home sales in any given year, whereas the median sale price better represents the pricing of most homes in a given market.
- In the county, the lowest median price for a single-family home is \$392,250 in the North Branch submarket while the highest is at \$501,600 in the Taylors Falls submarket. Multifamily home median price listings range from a low of \$262,500 in the Taylors Falls submarket to \$460,557 in the Chisago Lakes submarket.
- The average age of homes listed for sale skews newer, with single-family listings averaging a year built of 2005, while multifamily listings have an average year built of 2023.



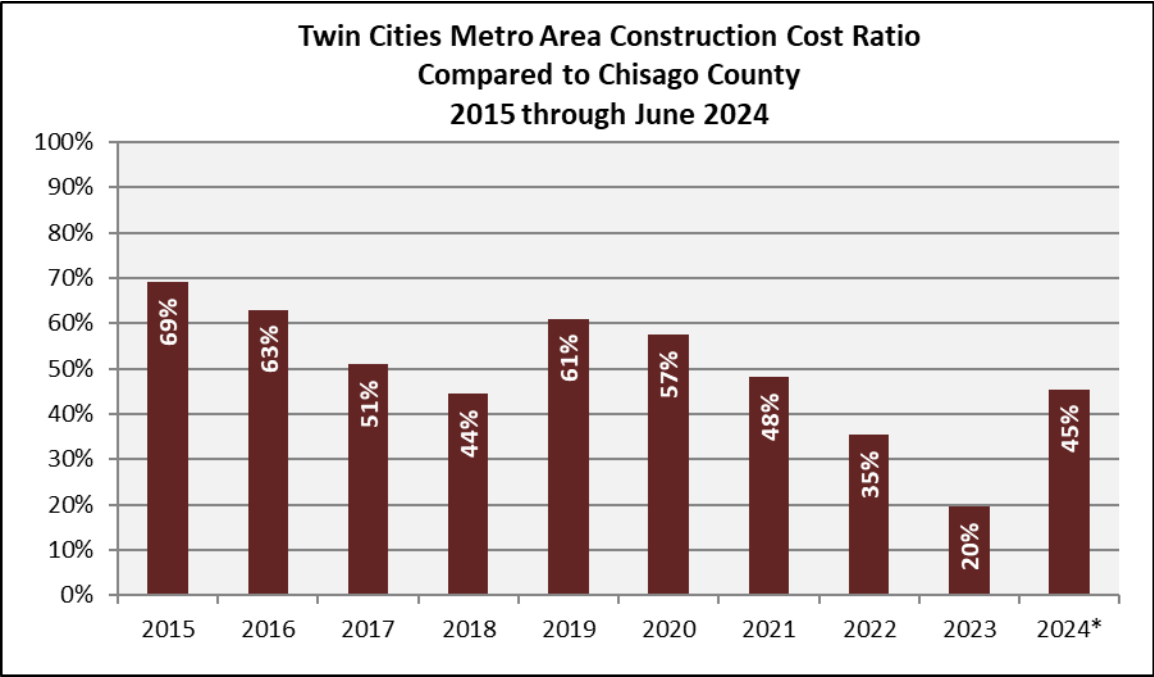
FOR-SALE MARKET ANALYSIS

FS-4 ACTIVE LISTINGS CHISAGO COUNTY OCTOBER 2024					
Single-Family Active Listings					
Submarket	No of Listings	Avg. List Price	Med. List Price	Days on Market	Median Year Built
Chisago Lakes	57	\$539,639	\$479,900	107	2002
North Branch	70	\$411,335	\$392,250	115	2023
Rush City	11	\$473,991	\$473,991	89	1997
Taylors Falls	17	\$538,453	\$501,600	165	2003
Wyoming	26	\$548,950	\$499,950	69	1995
Chisago County	181	\$487,255	\$426,100	109	2005
Multifamily Active Listings					
Submarket	No of Listings	Avg. List Price	Med. List Price	Days on Market	Median Year Built
Chisago Lakes	8	\$490,587	\$460,557	209	2024
North Branch	2	\$314,950	\$314,950	42	1999
Rush City	9	\$290,821	\$285,900	111	2023
Taylors Falls	1	\$262,500	\$262,500	76	2004
Wyoming	2	\$314,900	\$314,900	214	2014
Chisago County	22	\$366,558	\$312,400	148	2023
Source: Greater MSP MLS; Maxfield Research and Consulting					

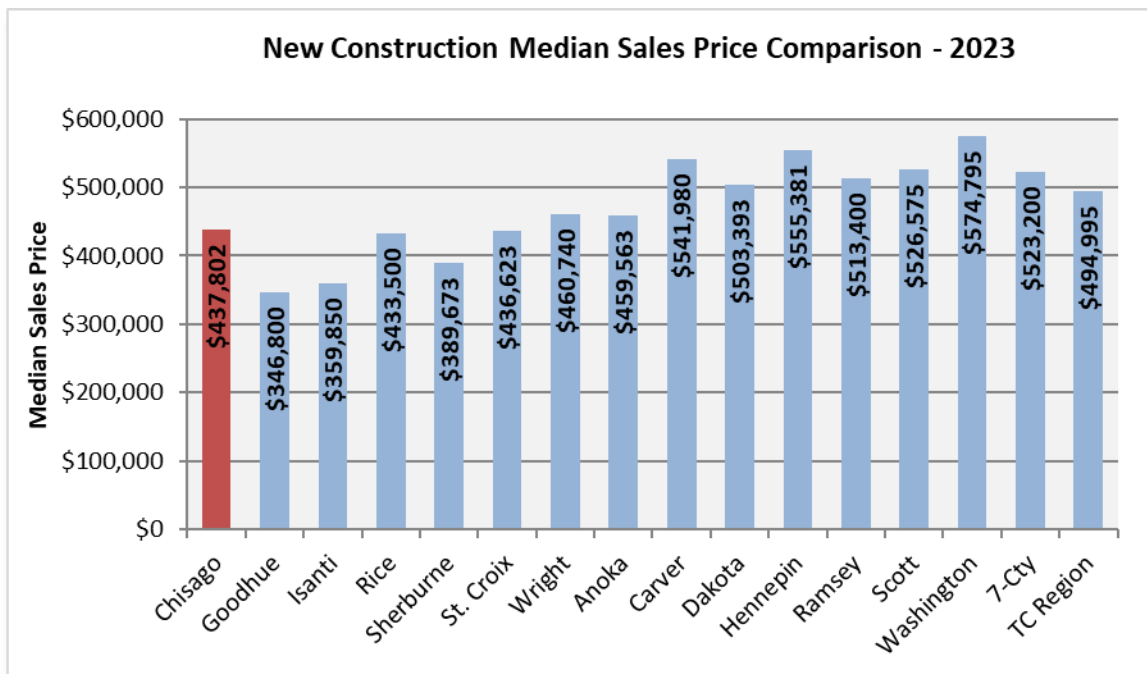
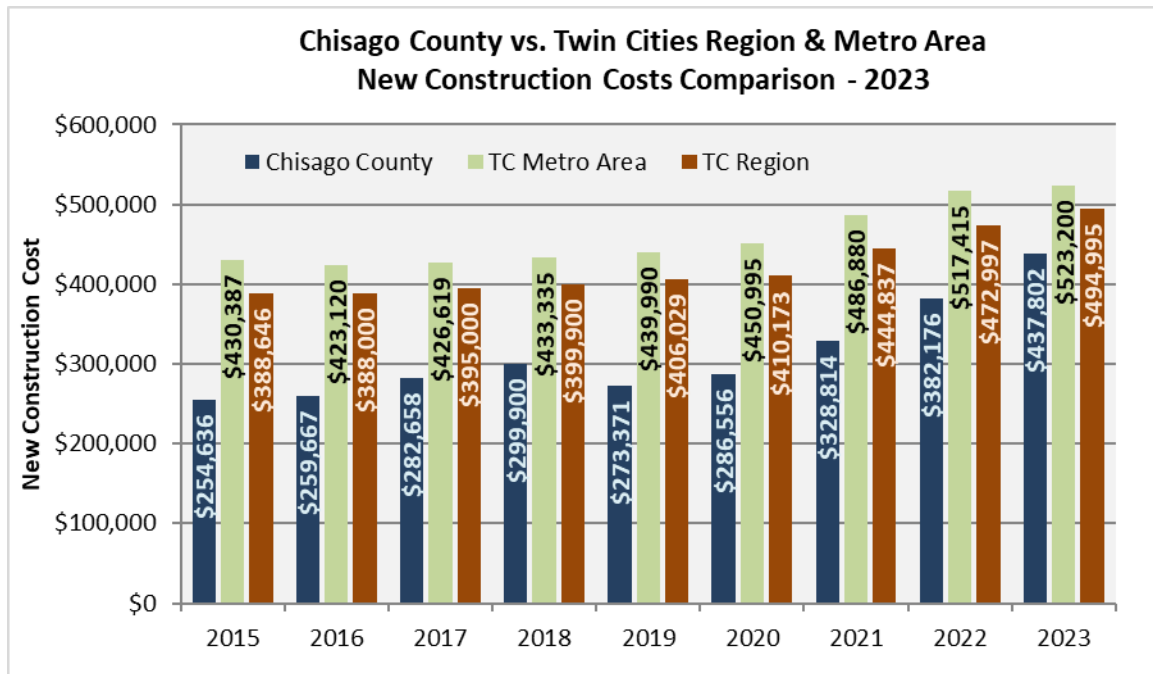
New Construction Pricing

Table FS-5 compares new construction median sales prices in Chisago County versus the Twin Cities Metro Area counties and other collar counties to the Metro Area. The table compares new construction sales prices between 2015 through June 2024.

- By comparison, new construction in Chisago County was priced 49% lower than the Twin Cities Metro Area from 2015 through 2023. The spread between Chisago County and the Metro Area has shrunk over time from a high of 69% in 2015 to 20% as of 2023 as shown in the following chart. As of June 2024, Chisago County was 45% less.



- In 2023, Chisago County had the second highest median sales price among the collar counties (\$437,802) while Wright County was the highest at \$460,740 (5% higher than Chisago).
- New construction pricing in Chisago County has increased since 2015, increasing 38.6% from \$254,636 to \$437,802 in 2023. Between 2020 and 2021, construction costs increased 15%.
- As of June 2024, construction costs in Chisago County decreased slightly by 2%. Many other collar and Metro Area counties have experienced a decline in costs as well over the past year.



FOR-SALE MARKET ANALYSIS

TABLE FS-5
NEW CONSTRUCTION MEDIAN SALES PRICE
CHISAGO COUNTY VS. METRO AREA COUNTIES & COLLAR COUNTIES
2015 to 2024*

Year	Collar Counties							7-County Metro Area							Twin Cities	
	Chisago	Goodhue	Isanti	Rice	Sherburne	St. Croix	Wright	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	7-Cty	Region
2015	\$254,636	\$189,000	\$192,986	\$256,333	\$230,550	\$281,639	\$282,000	\$353,000	\$398,000	\$416,000	\$526,613	\$566,176	\$413,250	\$443,510	\$430,387	\$388,646
2016	\$259,667	\$235,575	\$199,938	\$258,861	\$240,000	\$247,441	\$315,000	\$366,078	\$391,725	\$399,900	\$529,000	\$436,195	\$419,018	\$422,651	\$423,120	\$388,000
2017	\$282,658	\$283,587	\$220,140	\$248,691	\$258,676	\$277,016	\$339,407	\$364,900	\$416,788	\$409,546	\$513,181	\$512,970	\$415,000	\$431,950	\$426,619	\$395,000
2018	\$299,900	\$252,450	\$237,786	\$304,000	\$284,900	\$283,500	\$349,995	\$377,195	\$384,531	\$435,500	\$519,900	\$468,230	\$415,918	\$437,125	\$433,335	\$399,900
2019	\$273,371	\$292,224	\$254,730	\$291,250	\$305,900	\$292,000	\$350,000	\$399,900	\$412,130	\$437,767	\$520,725	\$399,500	\$402,130	\$432,907	\$439,990	\$406,029
2020	\$286,556	\$272,200	\$272,300	\$327,910	\$322,750	\$310,000	\$335,200	\$407,661	\$439,875	\$438,505	\$525,000	\$363,667	\$427,075	\$457,500	\$450,995	\$410,173
2021	\$328,814	\$326,500	\$315,000	\$349,900	\$369,950	\$353,358	\$392,651	\$453,721	\$475,113	\$468,405	\$559,358	\$390,068	\$491,785	\$504,507	\$486,880	\$444,837
2022	\$382,176	\$355,000	\$345,225	\$376,932	\$384,850	\$379,640	\$429,790	\$458,000	\$522,575	\$506,055	\$589,700	\$401,680	\$513,400	\$536,165	\$517,415	\$472,997
2023	\$437,802	\$346,800	\$359,850	\$433,500	\$389,673	\$436,623	\$460,740	\$459,563	\$541,980	\$503,393	\$555,381	\$513,400	\$526,575	\$574,795	\$523,200	\$494,995
2024*	\$352,900	\$352,598	\$357,266	\$446,725	\$380,900	\$430,028	\$440,275	\$461,608	\$561,780	\$499,990	\$544,495	\$536,165	\$574,795	\$515,000	\$513,173	\$487,000
Annual Pct. Change																
2015-16	2.0%	24.6%	3.6%	1.0%	4.1%	-12.1%	11.7%	3.7%	-1.6%	-3.9%	0.5%	-23.0%	1.4%	-4.7%	-1.7%	
2016-17	8.9%	20.4%	10.1%	-3.9%	7.8%	12.0%	7.7%	-0.3%	6.4%	2.4%	-3.0%	17.6%	-1.0%	2.2%	0.8%	
2017-18	6.1%	-11.0%	8.0%	22.2%	10.1%	2.3%	3.1%	3.4%	-7.7%	6.3%	1.3%	-8.7%	0.2%	1.2%	1.6%	
2018-19	-8.8%	15.8%	7.1%	-4.2%	7.4%	3.0%	0.0%	6.0%	7.2%	0.5%	0.2%	-14.7%	-3.3%	-1.0%	1.5%	
2019-20	4.8%	-6.9%	6.9%	12.6%	5.5%	6.2%	-4.2%	1.9%	6.7%	0.2%	0.8%	-9.0%	6.2%	5.7%	2.5%	
2020-21	14.7%	19.9%	15.7%	6.7%	14.6%	14.0%	17.1%	11.3%	8.0%	6.8%	6.5%	7.3%	15.2%	10.3%	8.0%	
2021-22	16.2%	8.7%	9.6%	7.7%	4.0%	7.4%	9.5%	0.9%	10.0%	8.0%	5.4%	3.0%	4.4%	6.3%	6.3%	
2022-23	14.6%	-2.3%	4.2%	15.0%	1.3%	15.0%	7.2%	0.3%	3.7%	-0.5%	-5.8%	27.8%	2.6%	7.2%	1.1%	
2023-24	-19.4%	1.7%	-0.7%	3.1%	-2.3%	-1.5%	-4.4%	0.4%	3.7%	-0.7%	-2.0%	4.4%	9.2%	-10.4%	-1.9%	
	38.6%	86.6%	85.1%	74.3%	65.2%	52.7%	56.1%	30.8%	41.2%	20.2%	3.4%	-5.3%	39.1%	16.1%	19.2%	

* Though June 2024

Source: 10K Research and Marketing, Maxfield Research & Consulting

New Construction Housing Activity

Maxfield Research and Consulting obtained lot inventory and subdivision data from Zonda Marketing, a homebuilding consulting company that maintains a database of all subdivision activity in the Greater Twin Cities Metro Area. These tables provide a variety of information on the new construction market in Ramsey and various comparisons to the greater Twin Cities Metro Area.

The following terms are used in the lot inventory tables:

- Annual Starts and Closings: The sum of activity for the most recent four quarters.
- Closing: Defined as when a “move in” has occurred and the home is occupied.
- Future Lots Inventory: Future lots are recorded after a preliminary plat or site plan has been submitted for consideration by the city.
- Lot Front: Range of all lot sizes within the subdivision; based on the lot front foot width
- Occupied: A buyer has taken possession of the home that was previously under construction or a model home.
- Price: Range of all base home price offered within the subdivision
- Starts: The housing slab or foundation has been poured.
- Total Lots: A summation of all lots platted in a subdivision, including those closed, under construction, and vacant.
- Vacant Developed Lot (VDL): The subdivision is considered developed after subdivision streets are paved and vehicles can physically drive in front of the lot.
- In the 4th quarter of 2023, Chisago County the majority of detached new construction activity by price point was in the \$300,000 to \$399,999 range. This was also the entry point into the market, with only five homes priced below this point. Similarly, in the Twin Cities metro area, there were no new construction homes priced below \$300,000.

TABLE FS-6
NEW CONSTRUCTION ACTIVITY BY PRICE POINT - DETACHED
GREATER TWIN CITIES METRO AREA
4th QUARTER 2023

Price Point (Base Pricing)	Quarterly		Annual		Fn. Vac. (FV)	Under Const. (UC)	Hsg. Invent.	Vac. Dev. Lots (VDL)
	Starts	Closings	Starts	Closings				
Chisago County								
\$0 - \$199,000	0	0	0	0	0	0	0	0
\$200,000 - \$299,000	0	0	2	5	0	0	0	1
\$300,000 - \$399,000	8	23	75	76	11	21	35	180
\$400,000 - \$499,000	0	5	13	22	8	2	10	93
\$500,000 - \$599,000	0	3	6	11	5	1	6	49
\$600,000 - \$749,000	0	3	2	6	2	1	3	27
\$750,000 - \$999,000	0	1	1	4	0	1	1	8
\$1,000,000 & Over	0	0	0	0	0	0	0	0
Summary	8	35	99	124	26	26	55	358
7-County Metro Total								
\$0 - \$199,000	0	0	0	0	0	0	0	0
\$200,000 - \$299,000	0	0	0	0	0	0	0	3
\$300,000 - \$399,000	46	44	187	154	32	78	114	367
\$400,000 - \$499,000	319	300	1,251	1,202	188	524	780	2,429
\$500,000 - \$599,000	262	255	1,147	1,061	133	496	706	2,382
\$600,000 - \$749,000	128	150	614	623	127	253	429	1,430
\$750,000 - \$999,000	77	82	335	321	60	149	239	709
\$1,000,000 & Over	36	47	150	168	25	80	120	462
Summary	868	878	3,684	3,529	565	1,580	2,388	7,782
Greater Metro Area Total								
\$0 - \$199,000	0	0	0	0	0	0	0	13
\$200,000 - \$299,000	0	0	3	6	0	0	0	28
\$300,000 - \$399,000	121	160	657	561	142	272	428	1,552
\$400,000 - \$499,000	419	431	1,796	1,714	319	745	1,152	3,953
\$500,000 - \$599,000	293	288	1,301	1,221	175	562	821	2,899
\$600,000 - \$749,000	145	170	680	693	142	287	485	1,691
\$750,000 - \$999,000	83	93	365	357	63	162	257	868
\$1,000,000 & Over	36	47	150	170	25	80	120	472
Summary	1,097	1,189	4,952	4,722	866	2,108	3,263	11,476

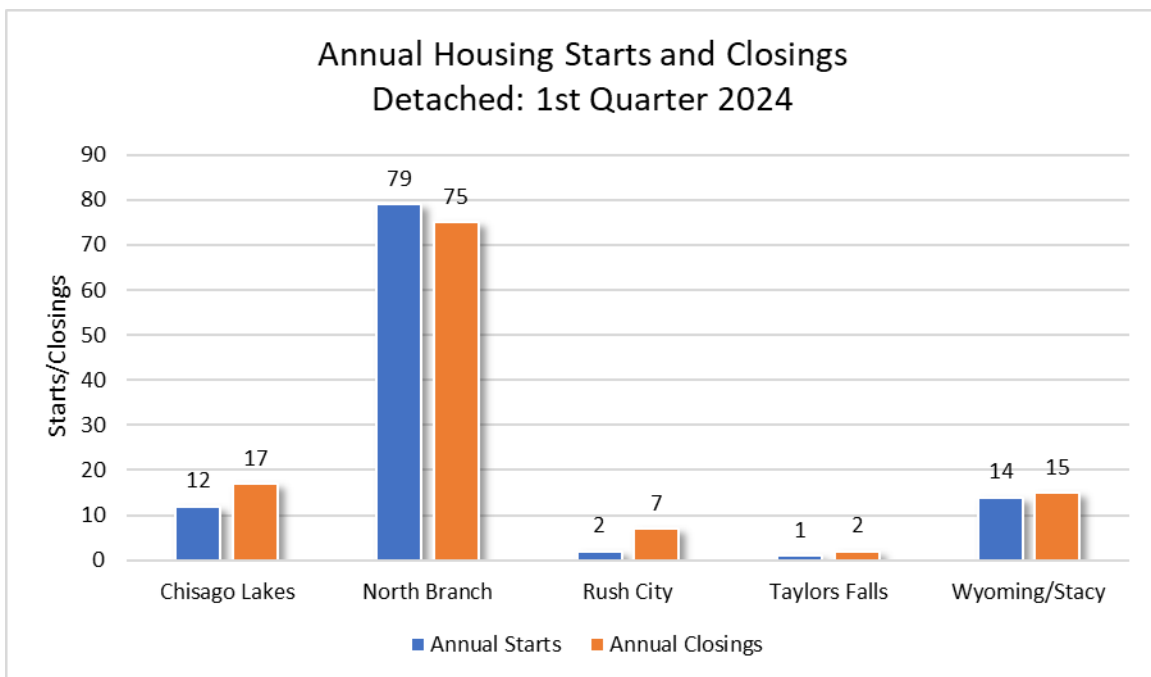
Source: Metrostudy, Maxfield Research & Consulting

Actively Marketing Subdivisions

Tables FS-7 and FS-8 show an inventory of detached and attached lots in platted subdivisions in Chisago County. The tables provide information on the initial date the subdivision became active, product type, lot sizes, typical pricing, starts and closings, and the lot inventory. Please note that not all subdivisions may be actively marketing but may simply have lots available for future development.

Detached Housing Units

- There were 35 single-family subdivisions with available lots in Chisago County. Collectively, there are 336 vacant developed lots in Chisago County. There are another 616 future lots platted in these subdivisions.
- The North Branch submarket has the highest number of vacant developed lots with 36% of the county's inventory (122 lots). The Chisago Lakes submarket has the second most, with 96 vacant developed lots.
- Of the 35 subdivisions, most were platted during the 2000s and 2010s, and only 10 were platted in the 2020s. The recently platted subdivisions have 306 total lots.

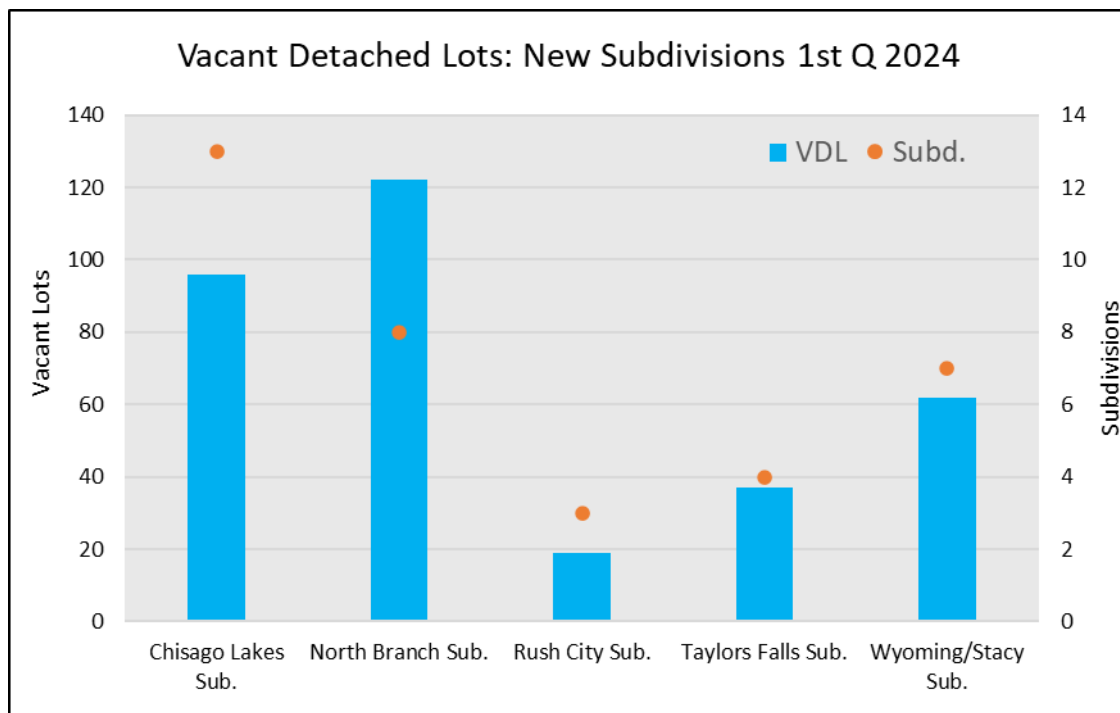


- There are a few active subdivisions where most new construction is occurring. The most active subdivisions are currently in North Branch at Luchts Crossing and Meadows North. Luchts Crossing was platted in 2006, and Meadows North was platted in 2019.

TABLE FS-7
DETACHED HOUSING VACANT LAND
CHISAGO COUNTY
1ST QUARTER 2024

Submarket	Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
Detached Housing Units - Existing Subdivisions						
Chisago Lakes	12	17	463	96	229	801
North Branch	79	75	439	122	249	841
Rush City	2	7	121	19	66	207
Taylor's Falls	1	2	32	37	0	14
Wyoming/Stacy	14	15	76	62	72	224
Subtotal	108	116	1,131	336	616	2,087
Detached Housing Units - Future Subdivisions						
Chisago Lakes			11		56	67
North Branch			26		912	938
Rush City						
Taylor's Falls			26		92	118
Wyoming/Stacy			0		208	208
Subtotal	0	0	63	0	1,268	1,331

Source: Metrostudy, Maxfield Research & Consulting, LLC



- Chisago County boasts a wide range of lot sizes much larger than many areas due, in part, to the number of subdivisions in townships. Standard city lots of 65' wide to 85' wide are significantly smaller than the minimum lot size requirements in the surrounding townships.

Attached Housing Units

- There are ten new construction attached developments in Chisago County. While there are some vacant lots in each submarket, they are predominantly located in Rush City and Taylors Falls submarkets. Despite this, all of the recent starts have been located in North Branch.

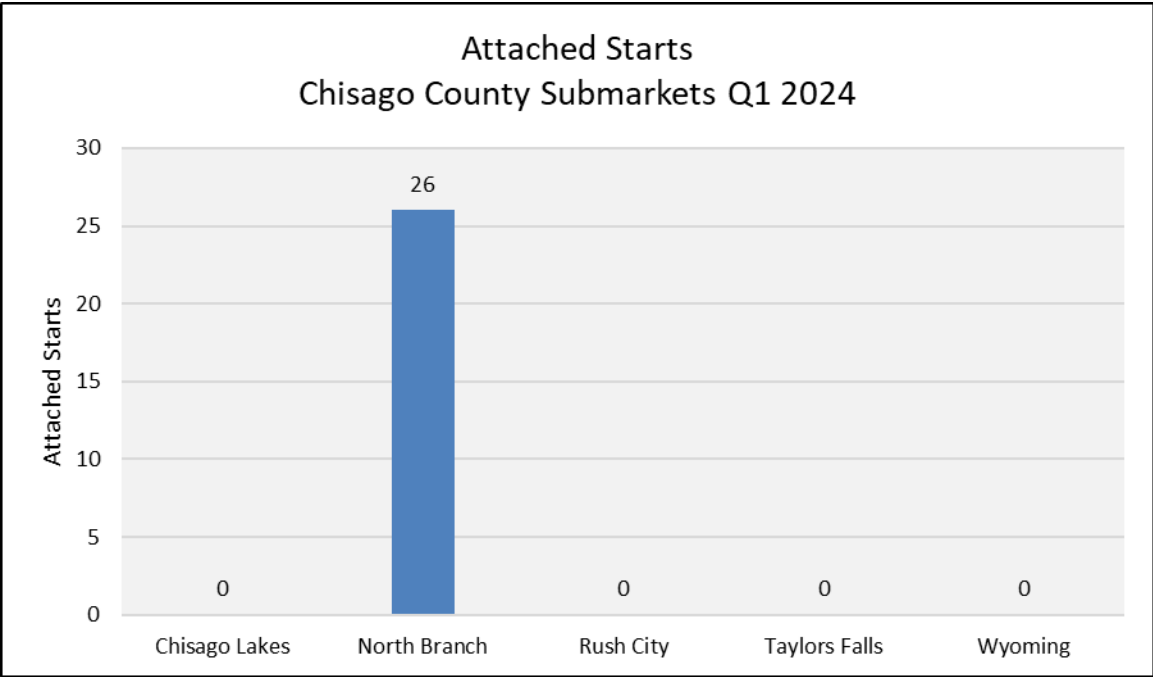
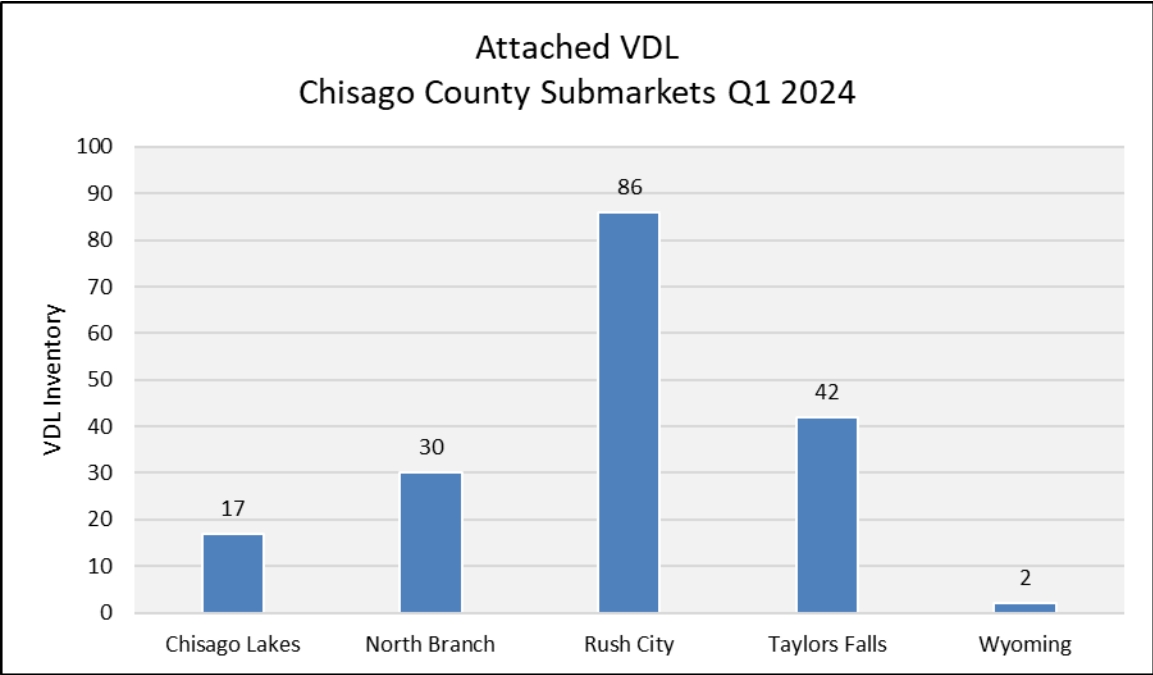


TABLE FS-8
ATTACHED HOUSING VACANT LAND
CHISAGO COUNTY
1ST QUARTER 2024

Submarket	Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
Attached Housing Units - Existing Subdivisions						
Chisago Lakes	0	0	7	17	0	24
North Branch	26	7	48	30	16	116
Rush City	0	0	16	86	0	102
Taylors Falls	0	0	3	42	0	45
Wyoming/Stacy	0	0	0	2	0	2
Subtotal	26	7	74	177	16	289
Attached Housing Units - Future Subdivisions						
Chisago Lakes						
North Branch					142	142
Rush City						
Taylors Falls						
Wyoming/Stacy					80	80
Subtotal	0	0	0	0	222	222

Source: Metrostudy, Maxfield Research & Consulting, LLC

FOR-SALE MARKET ANALYSIS

TABLE FS-7 SUBDIVISION & LOT INVENTORY - DETACHED HOUSING UNITS CHISAGO COUNTY 1ST QUARTER 2024														
Submarket	City/ Township	Subdivision Name	Initial Active Qtr.	Status	Product Type	Lot Range (Ft.)	Pricing (\$1,000)		Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
Detached Housing Subdivisions														
Chisago Lakes Submarket														
Chisago Lakes	Chisago City	Wilderness Ridge	1Q06	Active 1Q06	Single Family	90'	\$350	\$450	0	0	88	4	0	92
Chisago Lakes	Chisago City	Hidden Forest in Chisago City/(DTH)	3Q06	Active 3Q06	Single Family	55'	\$350	\$450	0	1	30	3	0	34
Chisago Lakes	Chisago City	Green Lake Villas (DTH)	4Q20	Active 4Q20	Single Family	50'	\$365	\$550	2	4	32	1	0	35
Chisago Lakes	Chisago Lake	Raspberry Hill	1Q06	Active 1Q06	Single Family	85'	\$400	\$600	1	0	73	4	0	78
Chisago Lakes	Chisago Lake	Vibo Shores	1Q06	Active 1Q06	Single Family	215'	\$300	\$500	0	0	7	3	0	10
Chisago Lakes	Chisago Lake	Sunrise Trails	2Q01	Active 2Q01	Single Family	170'	\$300	\$500	0	0	30	2	0	32
Chisago Lakes	Chisago Lake	Trophy Lake Estates	2Q01	Active 2Q01	Single Family	300'	\$325	\$560	0	0	53	22	0	75
Chisago Lakes	Lindstrom	McCormick Place	1Q06	Active 1Q06	Single Family	120'	\$400	\$500	0	0	16	1	0	17
Chisago Lakes	Lindstrom	Morning Sun/SF	1Q06	Active 1Q06	Single Family	70'	\$400	\$600	1	1	67	1	229	297
Chisago Lakes	Lindstrom	Chisago Lakes Golf Estates (DTH)	1Q22	Active 1Q22	Single Family	50'	\$450	\$750	3	9	11	16	0	31
Chisago Lakes	Lindstrom	Morning Sun/DTH	3Q06	Active 3Q06	Single Family	50'	\$380	\$600	4	2	36	20	0	60
Chisago Lakes	Lindstrom	Twin Oak Estates/SF	3Q20	Active 3Q20	Single Family	75'	\$300	\$400	0	0	0	14	0	14
Chisago Lakes	Lindstrom	Ridges, The in Lindstrom (DTH)	4Q05	Active 4Q05	Single Family	50'	\$300	\$450	1	0	20	5	0	26
Subtotals									12	17	463	96	229	801
North Branch Submarket														
North Branch	North Branch	Sunrise Bluffs	1Q15	Active 1Q15	Single Family	110'	\$300	\$500	0	0	32	9	0	41
North Branch	North Branch	Wildridge/SF	2Q01	Active 2Q01	Single Family	100'	\$300	\$400	8	6	196	15	39	254
North Branch	North Branch	Happy Acres	2Q17	Active 2Q17	Single Family	150'	\$350	\$450	2	2	6	10	0	16
North Branch	North Branch	Luchts Crossing	3Q06	Active 3Q06	Single Family	80'	\$300	\$382	23	26	127	1	0	131
North Branch	North Branch	Riverside Villas	3Q22	Active 3Q22	Single Family	65'	\$344	\$384	5	5	6	5	0	12
North Branch	North Branch	Meadows North/SF	4Q19	Active 4Q19	Single Family	65'	\$270	\$383	32	34	70	43	198	324
North Branch	North Branch	Grand Point	4Q22	Active 4Q22	Single Family	60'	\$325	\$600	9	2	2	36	0	48
North Branch	Sunrise	Ryan Farms	1Q24	Active 1Q24	Single Family	330'	\$400	\$800	0	0	0	3	12	15
Subtotals									79	75	439	122	249	841
Rush City Submarket														
Rush City	Rush City	Brookside/SF	2Q02	Active 2Q02	Single Family	100'	\$300	\$400	0	0	12	3	0	15
Rush City	Rush City	Rush Creek Bluff/	2Q03	Active 2Q03	Single Family	80'	\$350	\$450	2	1	37	2	0	40
Rush City	Rush City	Rush Creek Estates	4Q06	Active 4Q06	Single Family	75'	\$300	\$400	0	6	72	14	66	152
Subtotals									2	7	121	19	66	207
Taylors Falls Submarket														
Taylors Falls	Franconia	St Croix River Bluffs	1Q06	Active 1Q06	Single Family	200'	\$425	\$625	0	0	17	5	0	22
Taylors Falls	Franconia	Dayspring Hills	3Q05	Active 3Q05	Single Family	220'	\$400	\$800	1	1	4	17	0	22
Taylors Falls	Shafer	Dry Creek Gulch	3Q07	Active 3Q07	Single Family	270'	\$450	\$750	0	1	6	6	0	14
Taylors Falls	Taylors Falls	Granite Ledge/SF	2Q13	Active 2Q13	Single Family	50'	\$300	\$500	0	0	5	9	0	14
Subtotals									1	2	32	37	0	72
Wyoming/Stacy Submarket														
Wyoming	Lent	Cliffs Falcon View	4Q21	Active 4Q21	Single Family	195'	\$440	\$560	2	2	7	5	0	12
Wyoming	Wyoming	Summer Field/SF	2Q21	Active 2Q21	Single Family	75'	\$350	\$450	0	3	16	1	51	70
Wyoming	Wyoming	Summer Field/Villa	2Q23	Active 2Q23	Single Family	50'	\$300	\$350	3	0	0	12	21	36
Wyoming	Wyoming	Kennedy Estates/SF	3Q17	Active 3Q17	Single Family	75'	\$485	\$485	3	4	18	20	0	39
Wyoming	Wyoming	Preserve at Comfort Lake, The	3Q19	Active 3Q19	Single Family	200'	\$420	\$850	0	0	6	14	0	20
Wyoming	Wyoming	Heims Lake Villas/North DTH	4Q21	Active 4Q21	Single Family	60'	\$450	\$550	2	3	21	7	0	33
Wyoming	Wyoming	Hunter Hill	4Q21	Active 4Q21	Single Family	200'	\$600	\$900	4	3	8	3	0	14
Subtotals									14	15	76	62	72	224
Chisago County Subtotal									108	116	1,131	336	616	2,145
CONTINUED														

FOR-SALE MARKET ANALYSIS

TABLE FS-7 (Con't)														
SUBDIVISION & LOT INVENTORY - DETACHED HOUSING UNITS														
CHISAGO COUNTY														
1ST QUARTER 2024														
Submarket	City/ Township	Subdivision Name	Initial Active Qtr.	Status	Product Type	Lot Range (Ft.)	Pricing (\$1,000)		Annual Starts	Annual Closings	Currently Occupied	Vacant Developed Lot Inventory (VDL)	Future Units (Fut)	Total Units (Tot)
							Min	Max						
Chisago Lakes Submarket - Future Lots														
Chisago Lakes	Chisago City	Lake Martha Overlook Villas	0	Future	Single Family	45'	\$0	\$0	0	0	0	0	25	25
Chisago Lakes	Chisago City	Old Towne Estates (DTH)	4Q18	Future	Single Family	60'	\$350	\$380	0	0	11	0	16	27
Chisago Lakes	Chisago City	Wallmark Lake Villas - Nature View	0	Future	Single Family	100'	\$0	\$0	0	0	0	0	15	15
Subtotals									0	0	11	0	56	67
North Branch Submarket - Future Lots														
North Branch	Harris	Concept - Pierce	0	Future	Single Family	0	\$0	\$0	0	0	0	0	16	16
North Branch	North Branch	Fox Run in North Branch	0	Future	Single Family	75'	\$0	\$0	0	0	0	0	84	84
North Branch	North Branch	Meadows North/DTH 50'	0	Future	Single Family	50'	\$0	\$0	0	0	0	0	83	83
North Branch	North Branch	Meadows North/Shoreland	0	Future	Single Family	85'	\$0	\$0	0	0	0	0	66	66
North Branch	North Branch	Preserve at Spring Hill	0	Future	Single Family	140'-145'	\$0	\$0	0	0	0	0	35	35
North Branch	North Branch	Sandstone Hills/	0	Future	Single Family	0	\$0	\$0	0	0	0	0	228	228
North Branch	North Branch	Sandstone Hills/Bayhome-Villa	0	Future	Single Family	0	\$0	\$0	0	0	0	0	34	34
North Branch	North Branch	Schoolside Village/SF	3Q19	Future	Single Family	70'	\$230	\$500	0	0	14	0	43	57
North Branch	North Branch	Towns Edge/DTH	0	Future	Single Family	0	\$0	\$0	0	0	0	0	50	50
North Branch	North Branch	Towns Edge/SF	3Q21	Future	Single Family	85'	\$345	\$390	0	0	12	0	253	265
North Branch	North Branch	Towns Edge/Transitional	0	Future	Single Family	0	\$0	\$0	0	0	0	0	20	20
Subtotals									0	0	26	0	912	938
Rush City Submarket - Future Lots														
None														
Subtotals									0	0	0	0	0	0
Taylors Falls Submarket - Future Lots														
Taylors Falls	Shafer	Shafer Meadows	1Q06	Future	Single Family	80'	\$150	\$235	0	0	26	0	92	118
Subtotals									0	0	26	0	92	118
Wyoming/Stacy Submarket - Future Lots														
Wyoming	Lent	Concept - 7435 Lent Trail	0	Future	Single Family	300'	\$0	\$0	0	0	0	0	10	10
Wyoming	Lent	Concept - 8778 Lent Trail	0	Future	Single Family	0	\$0	\$0	0	0	0	0	14	14
Wyoming	Stacy	Townsedge/DTH	0	Future	Single Family	0	\$0	\$0	0	0	0	0	26	26
Wyoming	Stacy	Townsedge/SF	0	Future	Single Family	0	\$0	\$0	0	0	0	0	29	29
Wyoming	Wyoming	Avery Place/SF	0	Future	Single Family	100'	\$0	\$0	0	0	0	0	49	49
Wyoming	Wyoming	Comfort Lake Overlook	0	Future	Single Family	0	\$0	\$0	0	0	0	0	19	19
Wyoming	Wyoming	Delmonico Park	0	Future	Single Family	0	\$0	\$0	0	0	0	0	22	22
Wyoming	Wyoming	Katies Glen	0	Future	Single Family	65'	\$330	\$400	0	0	0	0	39	39
Subtotals									0	0	0	0	208	208
Chisago County Subtotal									0	0	63	0	1,268	1,331
Source: Metrostudy, Maxfield Research & Consulting, LLC														

Realtor/Builder/Developer Survey

Maxfield Research and Consulting conducted a survey of real estate agents, home builders, and other professionals familiar with Chisago County's owner-occupied market to solicit their impressions of the for-sale housing market in the county. Key points are summarized by topic as follows.

Market Overview

- Supply has been very tight since the pandemic; averaging about a one-month supply for most cities in the county (equilibrium is about five to six months). Since 2022, the supply has been steadily increasing but still remains slightly below two-months. Supply has been low across all price points; but especially for homes priced less than \$300,000.
- The lack of supply has contributed to strong appreciation gains. Until rising inflation hit, and interest rate increased it was a seller's market, most sellers were able to command sales prices near or above the list price. Most responses indicate a balanced market with a few feeling it's a buyer's market. It has however shifted away from being a seller's market.
- While record low interest rates kept affordability at bay, prices have not subsided as of yet with higher interest rates and inflation. Thus, affordability remains out of reach for many, especially entry-level buyers.
- Days on market has been very low for the past several years. Days on market was extremely low in 2022 with most homes selling within two weeks. Homes priced right will sell in less than 30 days. Lower-priced homes sell the quickest and many properties will be off the market in days. Days on market are current typically under twenty days.
- With the high interest rates, investor speculation has stayed low and there have not been too many investors competing with traditional buyers for the purchase of most homes. Early to mid-2010s, investor purchases were very common with the high number of foreclosures and discounted homes.
- The consensus among surveyed realtors is that the biggest barrier to buying a home in Chisago County is the high interest rates. Other barriers include being able to qualify for a mortgage and lack of inventory as well as home prices, debt (Student), and the job market. Move-up buyers are holding onto their homes instead of moving-up because they have locked into low interest rates previously.
- Quality school districts continues to be one of the major drivers for growth in Chisago County. Buyers seek out "smaller or more rural schools" from either the Twin Cities or St. Cloud.

- Together with schools; housing affordability has always been a key driver for many of the communities in Chisago County. Buyers have generally gotten more house for the dollar compared to the Twin Cities. However, this gap has been shrinking with the skyrocketing house prices and limited inventory.
- Housing costs in Chisago County are generally higher the closer to the Twin Cities. Affordability generally increases the further the commute from the Metro Area.
- Over the 2nd half of 2024, the majority of Realtors surveyed speculate that the median sales price will continue to increase, the supply/inventory will grow as well as sales/transactions (if interest rates decline), mortgage rates will remain stable and/or decrease, and days on market will increase.
- Affordable entry-level single-family homes are in most need in Chisago County followed by villas/one-level living and move-up single-family homes.
- The most active home buyers in the county have been married and unmarried couples with children. Married and unmarried couples without children are also an active buyer.

Land/Lots

- Chisago County was hit hard during the recession in the late 2000s in which builders and developers were left with excess inventory. These excess lots have now been mostly absorbed but not necessarily replaced with enough new lots. Realtors state that there is a lack of lots in the county and more are needed to meet demand.
- Lot sizes have compressed somewhat; however, many new construction buyers generally desire larger lot sizes than found in the Metro Area. Many buyers within city limits still desire lot sizes with lot frontages of 80' or more.
- Many move-up and executive buyers locate outside city limits in adjacent townships on land with acreage, topography, or water frontage. Many of these homes are priced at or above \$500,000.
- Affordability on land acquisition tends to increase from east to west across the county. Becker, Clear Lake, and Princeton tend to have lower lot costs, while Zimmerman and Elk River tend to trend higher.

New Construction

- Construction and labor costs increased during covid. Supply chain distribution has subsided for the most part. A lack of laborers and the rising wages is a challenge for builders.

- There is demand for one-level living homes with master bedrooms on the main as the demographics shift with age. Although age-targeted, many patio homes are also sought out by younger buyers who desire one-level living.
- There is demand for association-maintained housing products, whether detached villas, townhomes, twin homes, etc. Historically, Chisago County has had fewer options for maintenance-free living and development has continued to exclude this market.
- Although smaller, local and regional builder's make-up the majority of new construction across the county, national builders have gradually expanded into Chisago County. The most active builders by volume are LGI Homes, Lennar, and DR Horton. Many of the larger, production builders are squeezing lot sizes and averaging around 65' wide lots.
- Nearly all of the actively marketing subdivisions are "open builder" subdivisions that allow the lot buyer to select the builder of their choice within the subdivision. However, most subdivisions have covenants and architectural guidelines that are enforced.

Introduction

Affordable housing is a term that has various definitions according to different people and is a product of supply and demand. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. However, many individual properties have income restrictions set anywhere from 30% to 80% of AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. Moderate-income housing, often referred to as “workforce housing,” refers to both rental and ownership housing. Hence, the definition is broadly defined as housing that is income-restricted to households earning between 50% and 120% AMI. Figure 1 below summarizes income ranges by definition.

FIGURE 1 AREA MEDIAN INCOME (AMI) DEFINITIONS	
Definition	AMI Range
Extremely Low Income	0% - 30%
Very Low Income	31% - 50%
Low Income	51% - 80%
Moderate Income Workforce Housing	80% - 120%
Note: Chisago County 4-person AMI = \$120,200 (2024)	

Rent and Income Limits

Table HA-1 shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in Chisago County. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) and also published separately by the Minnesota Housing Finance Agency based on the date the project was placed into service. Fair market rent is the amount needed to pay gross monthly rent at modest rental housing in a given area. This table is used as a basis for determining the payment standard amounts used to calculate the maximum monthly subsidy for families at financially assisted housing.

TABLE HA-1
MHFA/HUD INCOME AND RENT LIMITS
CHISAGO COUNTY, MN
2024

Income Limits by Household Size								
	1 pph	2 pph	3 pph	4 pph	5 pph	6 pph	7 pph	8 pph
30% of median	\$26,100	\$29,820	\$33,540	\$37,260	\$40,260	\$43,230	\$46,230	\$49,200
50% of median	\$43,500	\$49,700	\$55,900	\$62,100	\$67,100	\$72,050	\$77,050	\$82,000
60% of median	\$52,200	\$59,640	\$67,080	\$74,520	\$80,520	\$86,460	\$92,460	\$98,400
80% of median	\$69,600	\$79,520	\$89,440	\$99,360	\$107,360	\$115,280	\$123,280	\$131,200
100% of median	\$87,000	\$99,400	\$111,800	\$124,200	\$134,200	\$144,100	\$154,100	\$164,000
120% of median	\$104,400	\$119,280	\$134,160	\$149,040	\$161,040	\$172,920	\$184,920	\$196,800
Maximum Gross Rent								
	EFF	1BR	2BR	3BR	4BR			
30% of median	\$652	\$745	\$838	\$931	\$1,006			
50% of median	\$1,087	\$1,242	\$1,397	\$1,552	\$1,677			
60% of median	\$1,305	\$1,491	\$1,677	\$1,863	\$2,013			
80% of median	\$1,740	\$1,988	\$2,236	\$2,484	\$2,684			
100% of median	\$2,175	\$2,485	\$2,795	\$3,105	\$3,355			
120% of median	\$2,610	\$2,982	\$3,354	\$3,726	\$4,026			
Fair Market Rent								
	EFF	1BR	2BR	3BR	4BR			
Fair Market Rent	\$1,174	\$1,327	\$1,622	\$2,188	\$2,478			

Sources: MHFA, HUD, Novogradac, Maxfield Research & Consulting

Table HA-2 shows the maximum rents by household size and AMI based on income limits illustrated in Table HA-1. The rents on Table HA-2 are based on HUD's allocation that monthly rents should not exceed 30% of income. In addition, the table reflects maximum household size based on HUD guidelines of number of persons per unit. For each additional bedroom, the maximum household size increases by two people. Please Note, Chisago County income guidelines fall under the umbrella of the Greater Twin Cities Metro Area.

HOUSING AFFORDABILITY

TABLE HA-2
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
CHISAGO COUNTY, MN

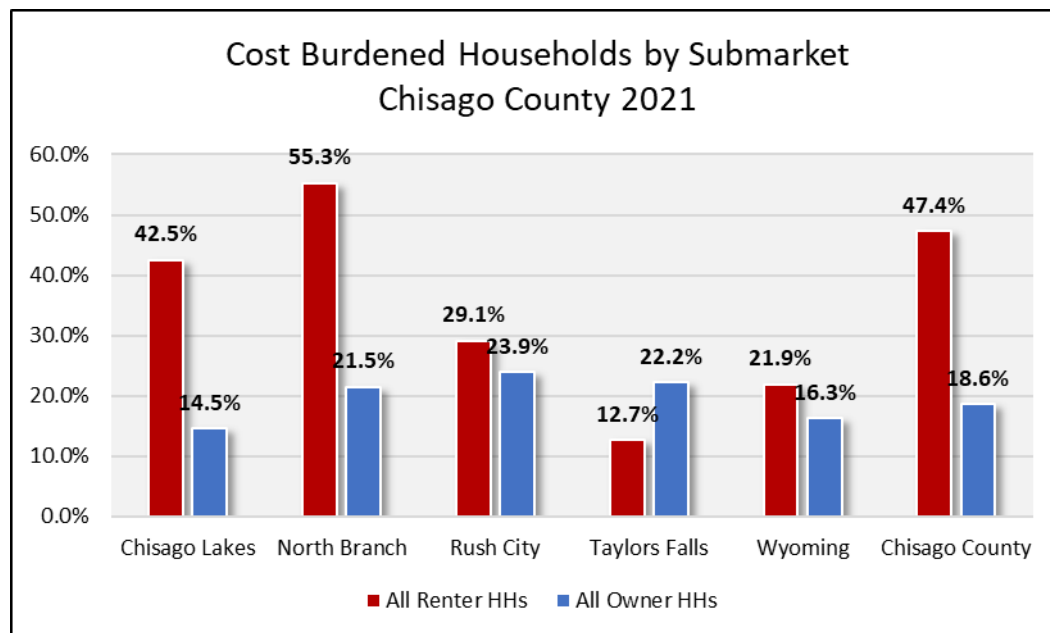
Unit Type ¹	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
	Min	Max	30%		50%		60%		80%		100%		120%	
			Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	\$653	- \$653	\$1,088	- \$1,088	\$1,305	- \$1,305	\$1,740	- \$1,740	\$2,175	- \$2,175	\$2,610	- \$2,610
1BR	1	2	\$653	- \$746	\$1,088	- \$1,243	\$1,305	- \$1,491	\$1,740	- \$1,988	\$2,175	- \$2,485	\$2,610	- \$2,982
2BR	2	4	\$746	- \$932	\$1,243	- \$1,553	\$1,491	- \$1,863	\$1,988	- \$2,484	\$2,485	- \$3,105	\$2,982	- \$3,726
3BR	3	6	\$839	- \$1,081	\$1,398	- \$1,801	\$1,677	- \$2,162	\$2,236	- \$2,882	\$2,795	- \$3,603	\$3,354	- \$4,323
4BR	4	8	\$932	- \$1,230	\$1,553	- \$2,050	\$1,863	- \$2,460	\$2,484	- \$3,280	\$3,105	- \$4,100	\$3,726	- \$4,920
¹ One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.														
Note: Chisago County 4-person AMI = \$120,200 (2024)														
Sources: HUD, MHFA, Novogradac, Maxfield Research and Consulting LLC														

Housing Cost Burden

Table HA-3 (in the appendix) shows the number and percentage of owner and renter households in Chisago County and the six submarkets that pay 30% or more of their gross income for housing. This information was estimated to current year with data compiled from the American Community Survey 2021 estimates. This information is different than the 2020 Census which separated households that paid 35% or more in housing costs. As such, the information presented in the tables may be overstated in terms of households that may be “cost burdened.” The Federal standard for affordability is 30% of income for housing costs. Without a separate break out for households that pay 35% or more, there are likely a number of households that elect to pay slightly more than 30% of their gross income for their desired housing. Moderately cost-burdened is defined as households paying from 30% up to 50% of their income for housing; while severely cost-burdened is defined as households paying 50% or more of their income for housing.

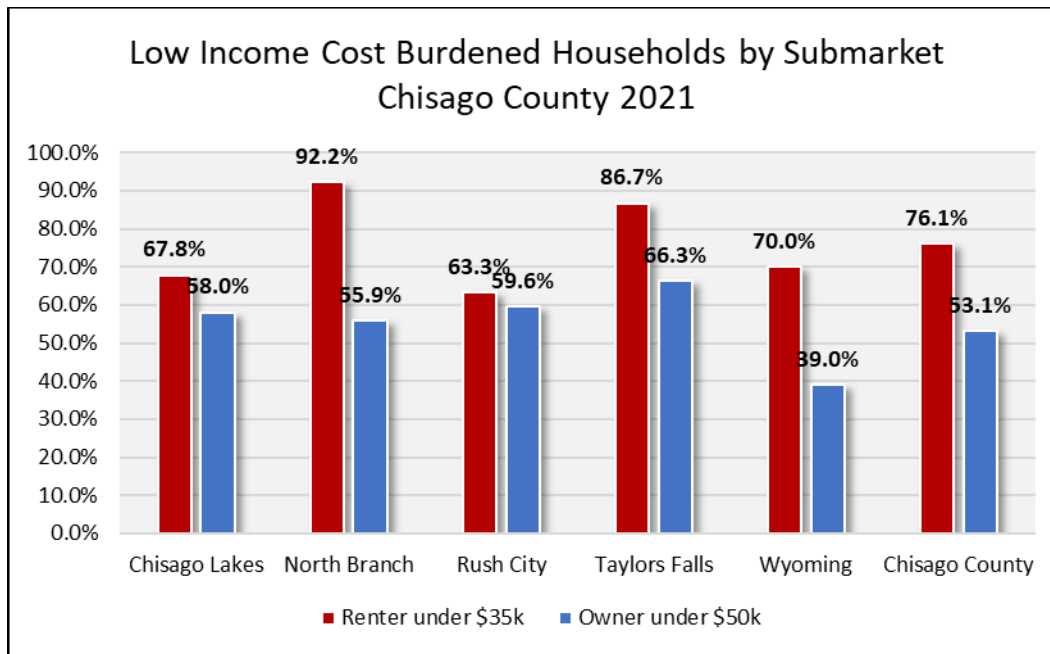
Higher-income households that are cost-burdened may have the option of moving to lower priced housing, but lower-income households often do not. The figures focus on owner households with incomes below \$50,000 and renter households with incomes below \$35,000. Key findings from Table HA-3 follow.

- In Chisago County, an estimated 18.6% of owner households and 47.4% of renter households are considered cost burdened. The Rush City submarket is estimated to have the highest proportion of cost burdened owner households at 23.9% while the North Branch submarket had the highest proportion of cost burdened renter households, 55.3%.



HOUSING AFFORDABILITY

- Among owner households earning less than \$50,000, 53.1% were estimated to be cost burdened in Chisago County. The Taylors Falls submarket has the highest estimated proportion of cost burdened owner households earning less than \$50,000 at 66.3%.



- An estimated 76.1% of Chisago County renter households earning less than \$35,000 are estimated to be cost burdened. The proportion in Taylors Falls and North Branch are higher than the County, at 92.2% and 86.7%, respectively.

HOUSING AFFORDABILITY

TABLE HA-3
HOUSING COST BURDEN
CHISAGO COUNTY SUBMARKETS
2021

	Chisago Lakes		North Branch		Rush City		Taylors Falls		Wyoming		Chisago County	
Owner Households												
All Owner Households	4,965		5,452		1,549		1,616		4,165		17,747	
Cost Burden 30% or greater	722	14.5%	1,172	21.5%	370	23.9%	359	22.2%	680	16.3%	3,303	18.6%
Owner Households w/ incomes <\$50,000	741	14.9%	1,164	21.3%	374	24.1%	285	17.6%	923	22.2%	3,487	19.6%
Cost Burden 30% or greater	430	58.0%	651	55.9%	223	59.6%	189	66.3%	360	39.0%	1,853	53.1%
Renter Households												
All Renter Households	978		772		459		194		415		2,818	
Cost Burden 30% to 34.9%	44	4.5%	103	13.3%	47	6.1%	27	3.5%	35	4.5%	256	9.1%
Cost Burden 35% to 49.9%	75	7.7%	153	19.8%	73	9.5%	6	0.8%	52	6.7%	359	12.7%
Cost Burden 50% or greater	297	30.4%	171	22.2%	105	13.6%	65	8.4%	82	10.6%	720	25.6%
Renter Households w/ incomes <\$35,000	395	40.4%	408	52.8%	248	54.0%	75	38.7%	150	36.1%	1,276	45.3%
Cost Burden 30% or greater	268	67.8%	376	92.2%	157	63.3%	65	86.7%	105	70.0%	971	76.1%
Sources: American Community Survey, 2021 estimates; Maxfield Research and Consulting, LLC.												

Housing Choice Vouchers

In addition to subsidized apartments, “tenant-based” subsidies like *Housing Choice Vouchers*, can help lower income households afford market-rate rental housing. The tenant-based subsidy is funded by the Department of Housing and Urban Development (HUD) and is managed by the Mora HRA. Under the Housing Choice Voucher program (also referred to as Section 8) qualified households are issued a voucher that the household can take to an apartment that has rent levels with Payment Standards. The household then pays an estimated 30% of their adjusted gross income for rent and utilities and the Federal government pays the remainder of the rent to the landlord. The maximum income limit to be eligible for a Housing Choice Voucher is 50% AMI based on household size, as shown in Table HA-1.

Housing Costs as Percentage of Household Income

Housing costs are generally considered affordable at 30% of a household adjusted gross income. Table HA-4 on the following page illustrates key housing metrics based on housing costs and household incomes in Chisago County. The table estimates the percentage of Chisago County householders that can afford rental and for-sale housing based on a 30% allocation of income to housing. Housing costs are based on the Chisago County average.

The housing affordability calculations assume the following:

For-Sale Housing

- 10% down payment with good credit score
- Closing costs rolled into mortgage
- 30-year mortgage at 6.625% interest rate
- Private mortgage insurance (equity of less than 20%)
- Homeowners insurance for single-family homes and association dues for townhomes
- Owner household income per 2022 ACS

Rental Housing

- Background check on tenant to ensure credit history
- 30% allocation of income
- Renter household income per 2022 ACS
- The median income of all Chisago County households in 2024 is an estimated \$110,936. Median income, however, varies by tenure. According to the 2022 American Community Survey, the median income of a homeowner is \$106,751 compared to \$44,518 for renters.

- Table HA-4 below shows the comparison of affordability from existing construction and new construction housing. Due to the rising construction and labor costs along with the rapid inflation of existing for-sale homes prices since 2020, The percent of Chisago County households that can afford all types of for-sale housing has declined significantly.
- Entry-level single-family homes are priced starting at \$350,000. In 2024, it is estimated that only 17.1% of all households can afford to purchase an entry level home. For a move-up home, the price increases to \$450,000, and only 11.9% of households can afford a move-up home. Only 7.6% of households can afford an executive priced single-family home, priced at \$700,000.
- Households who can afford existing rental in Chisago County, similar to ownership housing, rental housing is considerably more expensive, new housing being affordable to about 46% of households, while older housing is affordable to 59% of households.

TABLE HA-4 HOUSING AFFORDABILITY - BASED ON HOUSEHOLD INCOME CHISAGO COUNTY 2024						
For-Sale (Assumes 10% down payment and good credit)						
	Single-Family			Townhome/Twinhome		
	Entry-Level	Move-Up	Executive	Entry-Level	Move-Up	Executive
Price of House	\$350,000	\$450,000	\$700,000	\$250,000	\$300,000	\$400,000
Pct. Down Payment	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Total Down Payment Amt.	\$35,000	\$45,000	\$70,000	\$25,000	\$30,000	\$40,000
Estimated Closing Costs (rolled into mortgage)	\$10,500	\$13,500	\$21,000	\$7,500	\$9,000	\$12,000
Cost of Loan	\$325,500	\$418,500	\$651,000	\$232,500	\$279,000	\$372,000
Interest Rate	6.625%	6.625%	6.625%	6.625%	6.625%	6.625%
Number of Pmts.	360	360	360	360	360	360
Monthly Payment (P & I)	-\$2,084	-\$2,680	-\$4,168	-\$1,489	-\$1,786	-\$2,382
(plus) Prop. Tax	-\$508	-\$653	-\$1,015	-\$363	-\$435	-\$580
(plus) HO Insurance/Assoc. Fee for TH	-\$117	-\$150	-\$233	-\$100	-\$100	-\$100
(plus) PMI/MIP (less than 20%)	-\$141	-\$181	-\$282	-\$101	-\$121	-\$161
Subtotal monthly costs	-\$2,849	-\$3,664	-\$5,699	-\$2,052	-\$2,442	-\$3,223
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	\$113,977	\$146,542	\$227,954	\$82,079	\$97,695	\$128,926
Pct. of ALL County HHDS who can afford ¹	17.1%	14.9%	7.6%	59.1%	26.0%	10.0%
No. of County HHDS who can afford ¹	3,826	3,334	1,700	13,214	5,825	2,238
Pct. of County owner HHDS who can afford ²	22.4%	11.9%	8.6%	64.5%	27.7%	17.6%
No. of County owner HHDS who can afford ²	4,338	2,301	1,668	12,487	5,356	3,403
No. of County owner HHDS who cannot afford ²	15,021	17,058	17,691	6,871	14,003	15,956
Rental (Market Rate)						
	Existing Rental			New Construction Rental		
	1BR	2BR	3BR	1BR	2BR	3BR
Monthly Rent	\$800	\$1,200	\$1,400	\$1,200	\$1,400	\$1,600
Annual Rent	\$9,600	\$14,400	\$16,800	\$14,400	\$16,800	\$19,200
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	\$32,000	\$48,000	\$56,000	\$48,000	\$56,000	\$64,000
Pct. of ALL County HHDS who can afford ¹	91.4%	78.8%	74.1%	78.6%	74.0%	55.0%
No. of County HHDS who can afford ¹	20,452	17,626	16,575	17,586	16,566	12,313
Pct. of County renter HHDS who can afford ²	59.0%	45.9%	26.4%	45.9%	26.8%	21.5%
No. of County renter HHDS who can afford ²	1,777	1,383	795	1,383	807	649
No. of County renter HHDS who cannot afford ²	1,236	1,630	2,218	1,630	2,206	2,364
¹ Based on 2024 household income for ALL households ² Based on 2022 ACS household income by tenure (i.e. owner and renter incomes. Owner incomes = \$106,751 vs. renter incomes = \$44,518)						
Source: Maxfield Research & Consulting						

Introduction

Previous sections of this study analyzed the existing housing supply and the growth and demographic characteristics of the population and household base in Chisago County. This section of the report presents our estimates of housing demand in the County from 2024 to 2030.

Demographic Profile and Housing Demand

The demographic profile of a community affects housing demand and the types of housing that are needed. The housing life-cycle stages are:

1. *Entry-level householders*
 - Often prefer to rent basic, inexpensive apartments
 - Usually singles or couples in their early 20's without children
 - Will often "double-up" with roommates in apartment setting
2. *First-time homebuyers and move-up renters*
 - Often prefer to purchase modestly priced single-family homes or rent more upscale apartments
 - Usually married or cohabiting couples, in their mid-20's or 30's, some with children, but most are without children
3. *Move-up homebuyers*
 - Typically prefer to purchase newer, larger, and therefore more expensive single-family homes
 - Typically, families with children where householders are in their late 30's to 40's
4. *Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)*
 - Prefer owning but will consider renting their housing
 - Some will move to alternative lower-maintenance housing products
 - Generally, couples in their 50's or 60's
5. *Younger independent seniors*
 - Prefer owning but will consider renting their housing
 - Will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for upkeep and maintenance
 - Generally, in their late 60's or 70's

6. *Older seniors*

- May need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance
- Generally single females (widows) in their mid-70's or older

Demand for housing can come from several sources including household growth, changes in housing preferences, and replacement need. Household growth necessitates building new housing unless there is enough desirable vacant housing available to absorb the increase in households. Demand is also affected by shifting demographic factors such as the aging of the population, which dictates the type of housing preferred. New housing to meet replacement need is required, even in the absence of household growth, when existing units no longer meet the needs of the population and when renovation is not feasible because the structure is physically or functionally obsolete.

Housing Demand Overview

The previous sections of this assessment focused on demographic and economic factors driving demand for housing in Chisago County. In this section, we utilize findings from the economic and demographic analysis to calculate demand for new general occupancy housing units in the County. In addition, we present housing demand for each submarket in the County.

Housing markets are driven by a range of supply and demand factors that vary by location and submarket. The following bullet points outline several of the key variables driving housing demand.

Demographics

Demographics are major influences that drive housing demand. Household growth and formations are critical (natural growth, immigration, etc.), as well as household types, size, age of householders, incomes, etc.

Economy & Job Growth

The economy and housing market are intertwined; the health of the housing market affects the broader economy and vice versa. Housing market growth depends on job growth (or the prospect of); jobs generate income growth which results in the formation of more households. Historically low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. Additionally, low-income growth results in fewer move-up buyers which results in diminished housing turnover across all income brackets.

Consumer Choice/Preferences

A variety of factors contribute to consumer choice and preferences. Many times, a change in family status is the primary factor for a change in housing type (i.e. growing families, empty-nest families, etc.). However, housing demand is also generated from the turnover of existing households who decide to move for a range of reasons. Some households may want to move-up, downsize, change their tenure status (i.e. owner to renter or vice versa), or simply move to a new location.

Supply (Existing Housing Stock)

The stock of existing housing plays a crucial component in the demand for new housing. There are a variety of unique household types and styles, not all of which are desirable to today's consumers. The age of the housing stock is an important component for housing demand, as communities with aging housing stocks have higher demand for remodeling services, replacement new construction, or new home construction as the current inventory does not provide the supply that consumers seek.

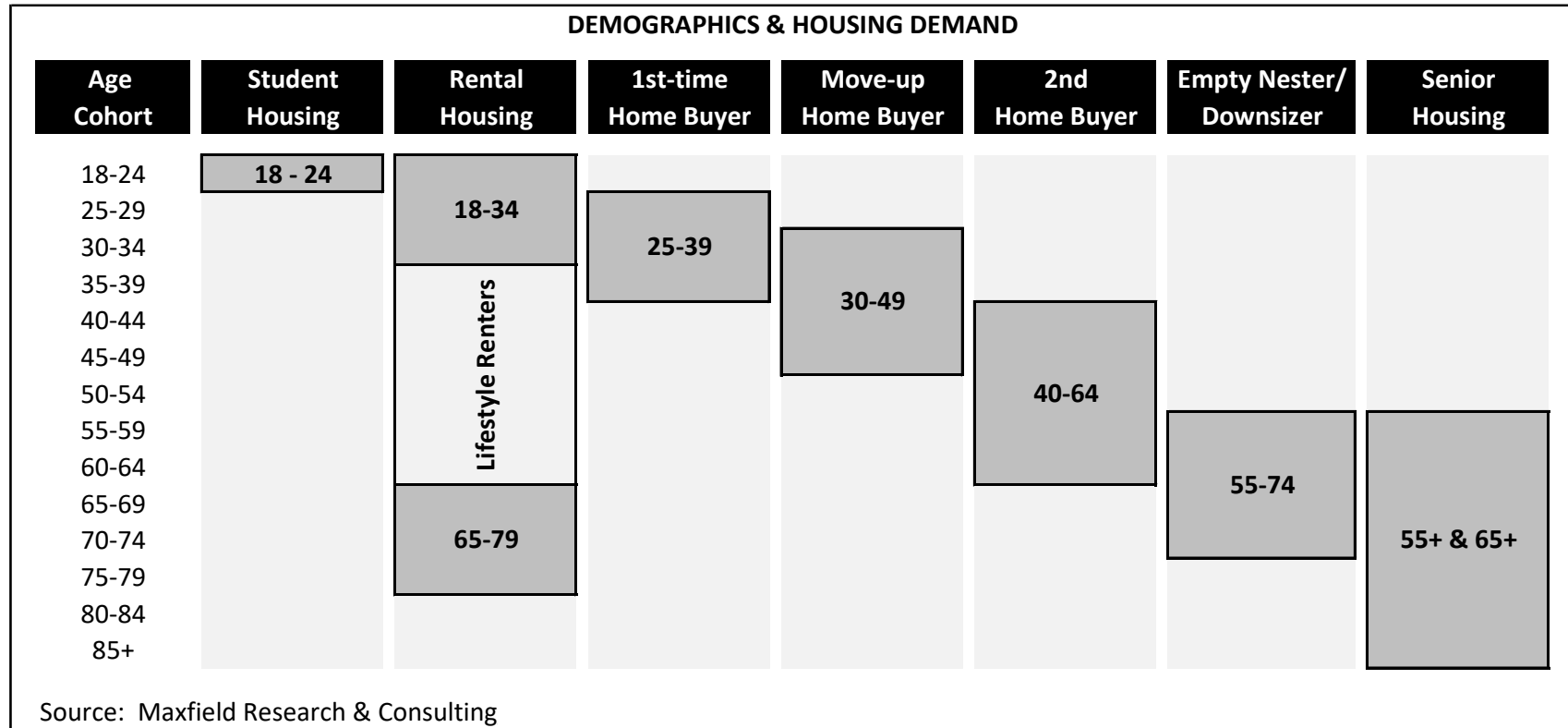
Pent-up demand may also exist if supply is unavailable as householders postpone a move until new housing product becomes available.

Housing Finance

Household income is the fundamental measure that dictates what a householder can afford to pay for housing costs. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Mobility

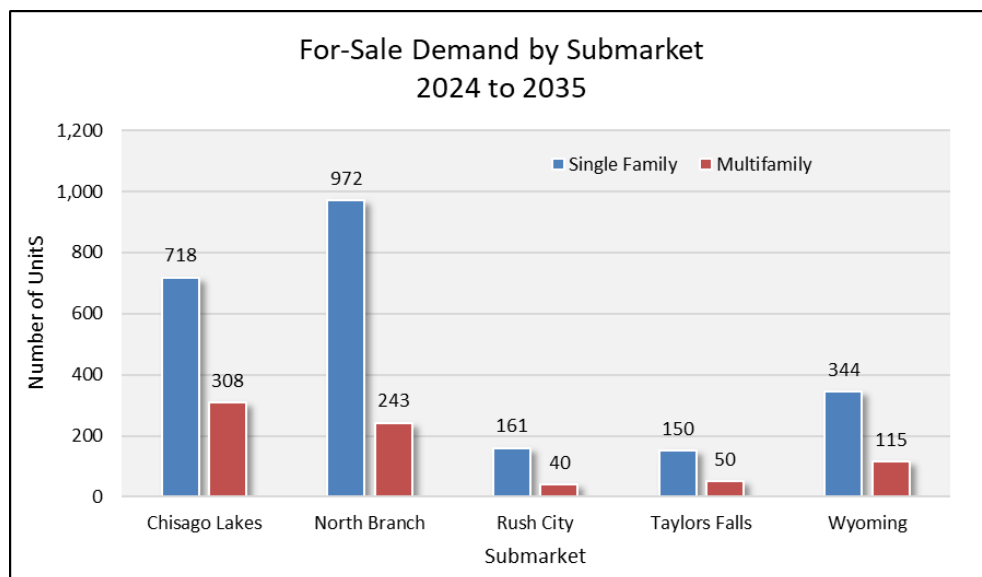
It is important to note that demand is somewhat fluid between submarkets and will be impacted by development activity in nearby areas, including other communities outside the market area or county boundary. Demand given for each submarket may be lower or higher if proposed and/or planned developments move forward.



For-Sale Housing Market Demand Analysis

Table HD-1 (located in the appendix) presents our demand calculations for general occupancy for-sale housing in Chisago County between 2024 and 2030. This analysis identifies potential demand for general occupancy for-sale housing that is generated from both new households and turnover households. The following points summarize our findings.

- Because the 75 and older cohort is typically not a target market for new general occupancy for-sale housing, we limit demand from household growth to only those households under the age of 75. According to our projections, Chisago County is expected to increase by over 1,600 households under age 75 between 2024 and 2030.
- Based on household tenure data from the US Census, we expect that between 77% of the demand to 90% of the demand will be for owned housing units. Household growth is expected in all submarkets under the age of 75 with a total excess demand for about 1,400 new household growth from households under the age of 75 in Chisago County.
- As of 2024, there are an estimated 17,240 owner households under age 75 in the County. Based on household turnover data from the 2022 American Community Survey, we estimate that between 39% and 48% of these under-65 owner households will experience turnover between 2024 and 2030 (turnover rate varies by submarket).
- Considering the age of the County's housing stock and buyer preferences, we estimate that 15% of the households turning over will desire new housing. This estimate results in demand from existing households for 1,124 new residential units in the County between 2024 and 2030.



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- Total demand from household growth and existing household turnover between 2024 and 2030 equates to 2,520 new for-sale housing units.
- Next, we estimate that a portion of the total demand for new for-sale units in Chisago County will come from people currently living outside of the five submarkets. Adding demand from outside Chisago County to the existing demand potential, results in a total estimated demand for 3,100 for-sale housing units by 2030.
- Based on land available, building trends, the existing housing stock and demographic shifts (increasing older adult population), we project between 70% and 80% (based on submarket) of the for-sale owners in Chisago County will prefer traditional single-family product types while the remaining portion will prefer a maintenance-free multifamily product (i.e. twin homes, townhomes or condominiums). This results in demand for 2,345 single-family units and 756 multifamily units in Chisago County to 2030.

TABLE HD-1 GENERAL OCCUPANCY FOR-SALE HOUSING DEMAND CHISAGO COUNTY BY SUBMARKET 2024 to 2035											
	Chisago Lakes		North Branch		Rush City		Taylors Falls		Wyoming		
Demand from Projected HH Growth											
HH growth, 2024-2035 ¹		545		727		116		87		144	
(times) Propensity to own ²	x	85%		87%		77%		89%		90%	
(equals) Demand from HH growth	=	464		635		89		77		130	
Demand from Existing Owner HHs											
Existing owner HHs under age 75, 2024	=	4,968		5,157		1,424		1,630		4,061	
(times) Est. % HH turnover, 2024-2035 ³	x	48%		44%		43%		42%		39%	
(times) Est. % desiring new housing ⁴	x	15%		15%		15%		15%		15%	
(equals) Demand from existing HHs	=	357		337		92		103		236	
Total demand from HH growth+turnover	=	821		972		181		180		367	
(plus) Demand from outside submarket	+	20%		20%		10%		10%		20%	
(equals) Demand Potential	=	1,026		1,215		201		200		458	
		SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
(times) Pct. SF vs. MF*	x	70%	30%	80%	20%	80%	20%	75%	25%	75%	25%
(equals) Total Demand Potential	=	718	308	972	243	161	40	150	50	344	115

¹ Projected growth among households under age 75

² Pct. Owner households under age 75 from American Community Survey

³ Based on owner household turnover and mobility data (American Community Survey)

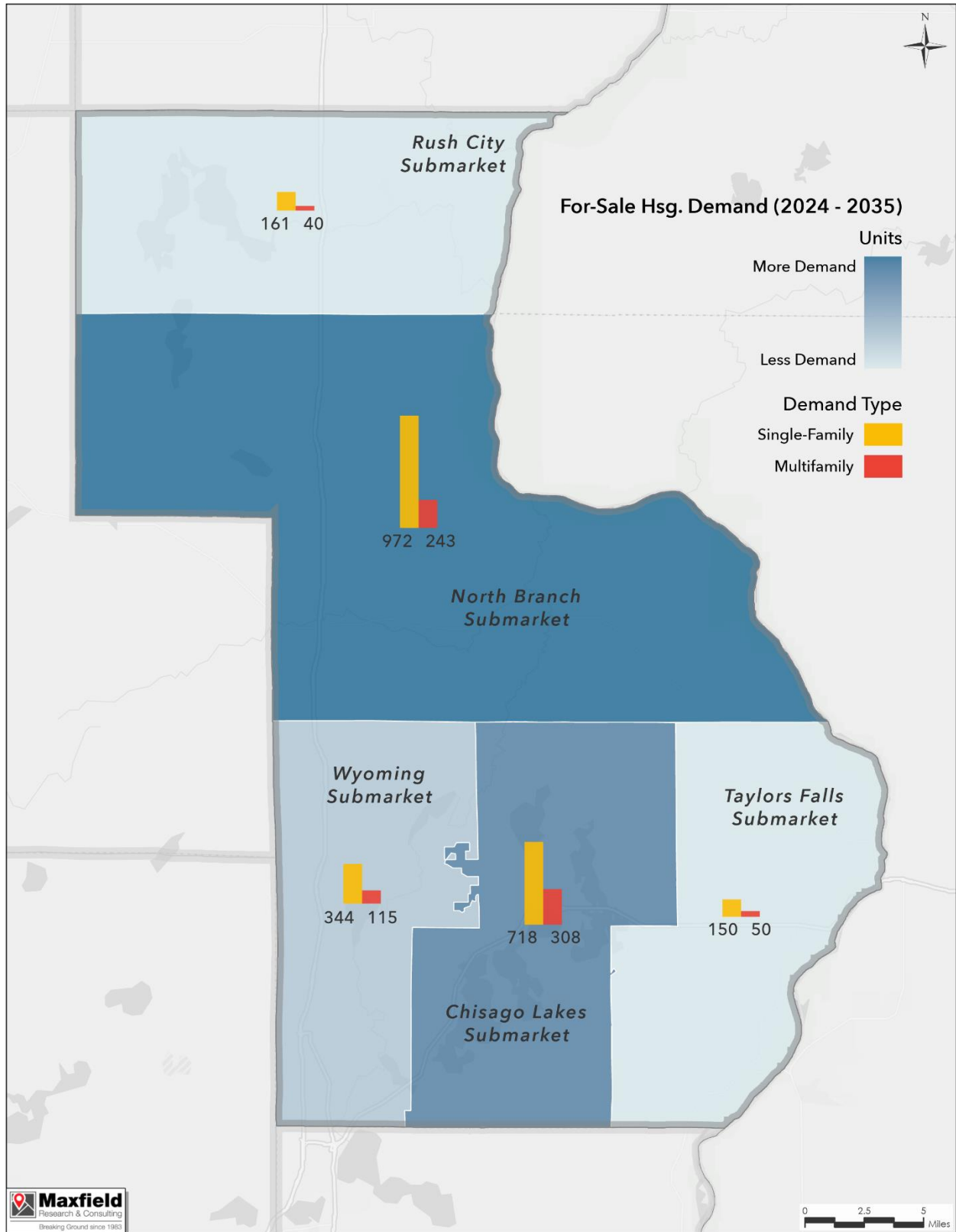
⁴ Based on new construction sales data, construction trends, and growth projections by age group

*Single-family (SF) includes detached single-family; Multifamily (MF) includes attached single-family (i.e. townhomes, twinhomes) and condominium units.

Note: Some totals may not add due to rounding

Source: Maxfield Research & Consulting

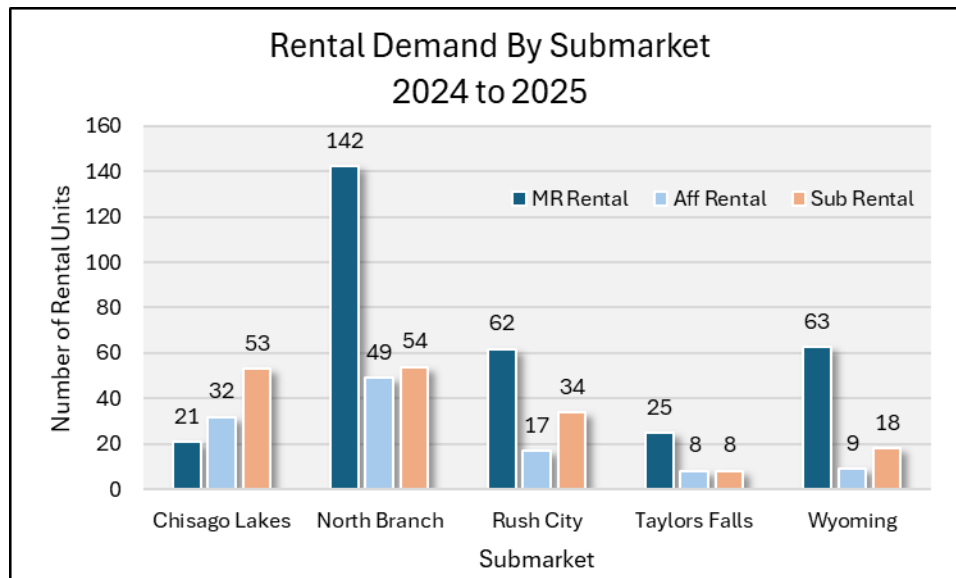
Chisago County – For-Sale Housing Demand by Submarket (2024 – 2035)



Rental Housing Demand Analysis

Table HD-2 presents our calculation of market rate, affordable, and subsidized general-occupancy rental housing demand for Chisago County. This analysis identifies potential demand for rental housing that is generated from new and turnover households.

- According to projections, Chisago County is expected to increase by 1,619 under age 75 households between 2024 and 2030. Because the 75 and older cohort is typically not a target market for new general-occupancy market rate rental housing, we limit demand from senior household growth to only 20% of those households over the age of 75.
- We identify the percentage of households that are likely to rent their housing based on 2020 tenure data. The propensity to rent ranges from 9.6% to 23.4% based on the submarket. After adjusting household growth by renters, there is growth of 223 renters to 2030 for renter households in Chisago County from new households.
- Secondly, we calculate demand from existing households in Chisago County that could be expected to turnover between 2024 and 2030. As of 2024, there are an estimated 2,241 under 75 renter households in the County. Based on household turnover data from the 2022 American Community Survey, we estimate that between 68% and 85% of under 75 households will experience turnover between 2024 and 2030 (turnover rate varies by submarket).



- We then estimate the percent of existing renter households turning over that would prefer to rent in a new rental development. Considering the age of the County's housing stock, demographics, and household preferences, we estimate that 20% of the households turning over in Chisago County will desire new rental housing. This estimate results in demand

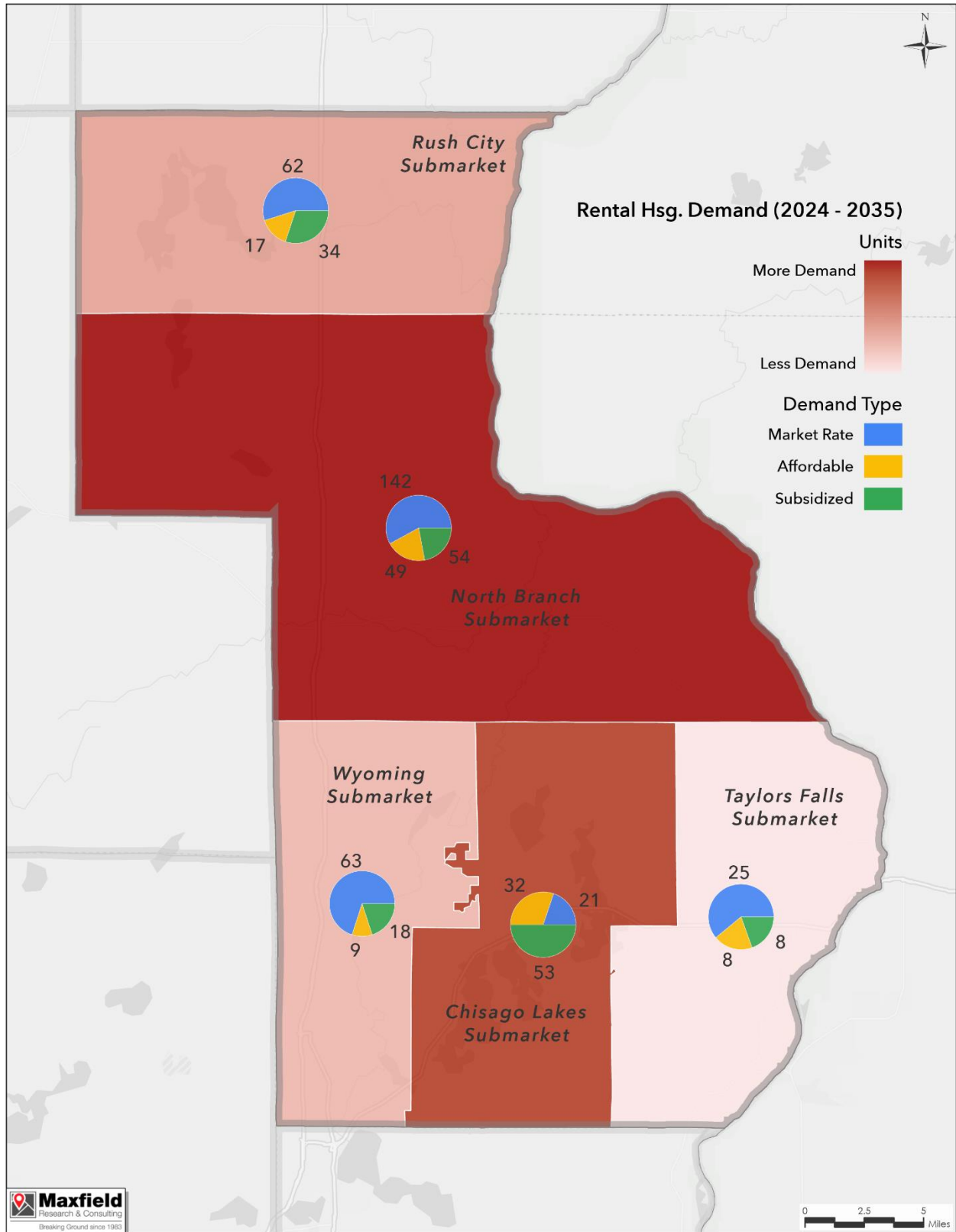
HOUSING DEMAND ANALYSIS

from existing households for 354 new rental units between 2024 and 2030. Combining demand from household growth plus turnover results in total demand in the County for 577 rental units between 2024 and 2030.

- Like for-sale housing, we estimate that 10% to 20% of the total demand for new rental housing units in Chisago County will come from people currently living outside of one of the submarkets giving us a total demand potential for 702 rental units in Chisago County.
- Based on a review of renter household incomes and sizes and monthly rents at existing properties, we estimate that 55% to 60% of the total demand will be for market rate housing based on submarket. To 2030, demand exists for 313 market rate rental units in Chisago County.
- We estimate that 10% to 20% of the total demand in Chisago County will be for affordable housing and 20% to 30% will be for subsidized housing. The percentage breakdown varies by submarket. To 2030, demand exists for 115 affordable rental units and about 170 subsidized rental units in Chisago County.

TABLE HD-2 GENERAL OCCUPANCY RENTAL HOUSING DEMAND CHISAGO COUNTY BY SUBMARKET 2024 to 2035						
	Chisago Lakes	North Branch	Rush City	Taylors Falls	Wyoming	
Demand from Projected Household Growth						
HH growth, 2024-2035 ¹	545	727	116	87	144	
(times) Propensity to rent ²	x 14.8%	12.6%	23.4%	11.3%	9.6%	
(equals) Demand from HH growth	= 81	92	27	10	14	
Demand from Existing Renter Households						
Existing renter HHs, 2024	= 606	630	437	203	365	
(times) Est. % HH turnover, 2024-2035 ³	x 74%	83%	85%	68%	79%	
(times) Est. % desiring new housing ⁴	x 20%	20%	20%	20%	20%	
(equals) Demand from existing HHs	= 90	105	74	27	58	
Total demand from HH growth+turnover	= 171	196	101	37	72	
(plus) Demand from outside submarket	+ 20%	20%	10%	10%	20%	
(equals) Total Demand Potential	= 213	245	112	41	90	
(times) % for Market Rate units ⁵	x 60%	58%	55%	60%	70%	
(minus) Pending Market Rate units ⁶	- 115	0	0	0	0	
(equals) Excess Market Rate Demand	= 21	142	62	25	63	
(times) % for Affordable units ⁵	x 15%	20%	15%	20%	10%	
(minus) Pending Affordable units ⁶	- 0	0	0	0	0	
(equals) Excess Affordable Demand	= 32	49	17	8	9	
(times) % for Subsidized units ⁵	x 25%	22%	30%	20%	20%	
(minus) Pending Subsidized units ⁶	- 0	0	0	0	0	
(equals) Excess Subsidized Demand	= 53	54	34	8	18	
¹ Projected growth among households under age 75.						
² Pct. renter households from American Community Survey						
³ Based on renter household turnover and mobility data (American Community Survey)						
⁴ Based on leasing trends, occupancy rates among existing product, and renter household incomes						
⁵ Based on income limits and renter household incomes						
⁶ Pending product includes units under construction or approved at equilibrium (93% occupancy)						
Note: Some totals may not add due to rounding						
Source: Maxfield Research & Consulting						

Chisago County – Rental Housing Demand by Submarket (2024 – 2035)



Senior Housing Demand Analysis

Tables HD-3 through HD-7 shows demand calculations for senior housing in Chisago County Analysis Area by submarket from 2024 to 2030. Demand methodology employed by Maxfield Research utilizes capture and penetration rates that blend national senior housing trends with local market characteristics, preferences, and patterns. Our demand calculations consider the following target market segments for each product types:

Deep-Subsidy (Subsidized) Active Adult Housing: Target market based includes age 55+ older adult and senior households that income qualify based on HUD very low-income \$59,640 or less for two-person households at 50% of the county AMI.

Shallow-Subsidy (Affordable) Active Adult Housing: Target market base includes age 62+ older adult and senior households that income qualify for LIHTC based on income limits at or below \$59,640 for a two-person household at 60% of the county AMI and who can afford rents set at 50% of county AMI of \$1,087 for efficiency units.

Market Rate Active Adult Rental and Ownership Housing: Target market base includes age 55+ older adult and senior households with incomes of \$35,000 or more and senior homeowners with incomes between \$25,000 and \$34,999.

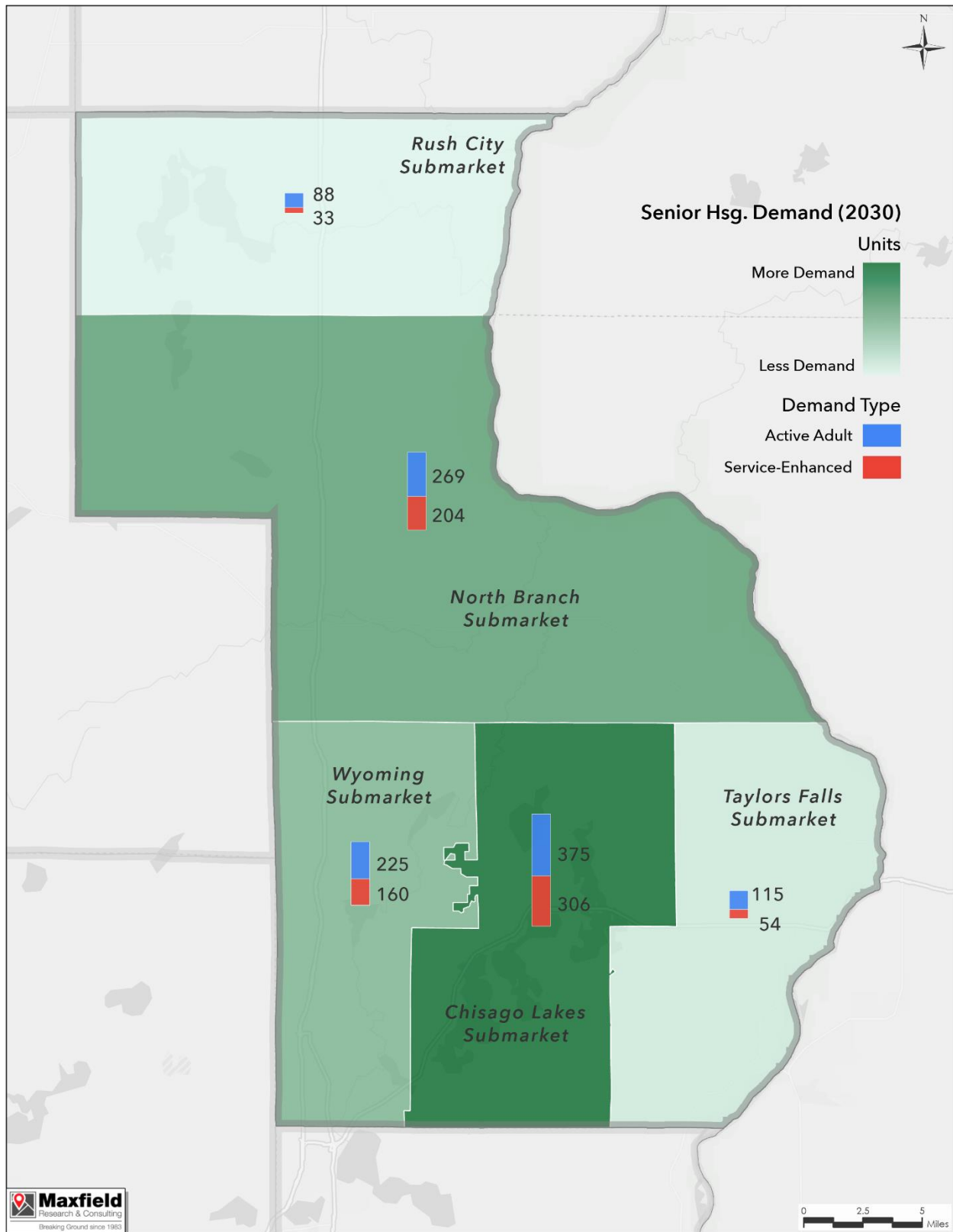
Independent Living Housing: Target market base includes age 65+ seniors who would be financially able to pay for housing and service costs associated with independent living housing. Income-ranges considered capable of paying for congregate housing are the same as for active adult housing.

Assisted Living Housing: Target market base includes older seniors (age 75+) who would be financially able to pay for private pay assisted living housing (incomes of \$40,000 or more and a portion of homeowners with incomes below \$40,000).

Memory Care Housing: Target market base includes age 65+ seniors who would be financially able to pay for housing and service costs associated with memory care housing. Income ranges considered capable of paying for memory care housing (\$60,000 or more) are higher than other service levels due to the increased cost of care.

Existing senior housing units are subtracted from overall demand for each product type.

Chisago County – Senior Housing Demand by Submarket (2030)



HOUSING DEMAND ANALYSIS

HD-3 AFFORDABLE/SUBSIDIZED SENIOR RENTAL HOUSING DEMAND CHISAGO COUNTY BY SUBMARKET 2024 & 2030									
2024 Demand Analysis									
Submarket	Chisago Lakes			North Branch			Rush City		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of <\$59,640 ¹	268	385	509	366	439	495	179	172	168
Less Households w/ Incomes of \$25,000 to \$39,420	0	0	0	0	0	0	0	0	0
(times) Homeownership Rate	x	73%	100%	x	73%	100%	x	73%	100%
(equals) Total Potential Market Base by Age	=	268	385	=	366	439	=	179	172
Total Potential Market Base		1,162			1,300			519	
(times) Ptc. Needing/Desiring Affordable Hsg	x	10%		x	10%		x	10%	
(equals) Demand Potential	=	116		=	130		=	52	
(plus) Demand from Outside Submarket ²	+	25%		+	25%		+	15%	
(equals) Total Demand Potential	=	155		=	173		=	61	
		% Sub	% Aff		% Sub	% Aff		% Sub	% Aff
(times) % Affordable or Subsidized	x	44%	56%	x	40%	60%	x	41%	59%
(equals) Demand Potential	=	68	87	=	69	104	=	25	36
(minus) Existing & Pending Units ³	-	90	20	-	61	81	-	56	0
(equals) Excess Demand for Units	=	0	67	=	8	23	=	0	36
2024 Demand Analysis continued									
Submarket	Taylors Falls			Wyoming			Chisago County Total		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of <\$59,640 ¹	119	115	131	301	289	333			
Total Potential Market Base		365			923				
(times) Ptc. Needing/Desiring Affordable Hsg	x	10%		x	10%				
(equals) Demand Potential	=	37		=	92				
(plus) Demand from Outside Submarket ²	+	15%		+	20%				
(equals) Total Demand Potential	=	43		=	115				
		% Sub	% Aff		% Sub	% Aff			
(times) % Affordable or Subsidized	x	36%	64%	x	30%	70%			
(equals) Demand Potential	=	15	27	=	35	81	213		335
(minus) Existing & Pending Units ³	-	0	0	-	96	40	303		141
(equals) Excess Demand for Units	=	15	27	=	0	41	24		194
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HOUSING DEMAND ANALYSIS

TABLE HD-3 AFFORDABLE/SUBSIDIZED SENIOR RENTAL HOUSING DEMAND CHISAGO COUNTY BY SUBMARKET 2024 & 2030									
2030 Demand Analysis									
Submarket	Chisago Lakes			North Branch			Rush City		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of <\$53,673 ¹	153	289	510	229	389	507	128	150	169
Total Potential Market Base	952			1,125			447		
(times) Ptc. Needing/Desiring Affordable Hsg	x 10%			x 10%			x 10%		
(equals) Demand Potential	= 95			= 113			= 45		
(plus) Demand from Outside Submarket ²	+ 25%			+ 25%			+ 15%		
(equals) Total Demand Potential	= 127			= 150			= 53		
	% Sub		% Aff	% Sub		% Aff	% Sub		% Aff
(times) % Affordable or Subsidized	x 32%		68%	x 33%		67%	x 39%		61%
(equals) Demand Potential	= 41		86	= 50		101	= 21		32
(minus) Existing & Pending Units ³	- 90		20	- 61		81	- 56		0
(equals) Excess Demand for Units	= 0		66	= -12		20	= 0		32
2030 Demand Analysis continued									
Submarket	Taylors Falls			Wyoming			Chisago County Total		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of <\$53,673 ¹	69	96	127	162	225	326			
Total Potential Market Base	292			713			0		
(times) Ptc. Needing/Desiring Affordable Hsg	x 10%			x 10%			x 10%		
(equals) Demand Potential	= 29			= 71			= 0		
(plus) Demand from Outside Submarket ²	+ 15%			+ 20%			+ 30%		
(equals) Total Demand Potential	= 34			= 89			= 0		
	% Sub		% Aff	% Sub		% Aff	% Sub		% Aff
(times) % Affordable or Subsidized	x 34%		66%	x 29%		71%			
(equals) Demand Potential	= 12		23	= 26		63	148		305
(minus) Existing & Pending Units ³	- 0		0	- 96		40	303		141
(equals) Excess Demand for Units	= 12		23	= 0		23	= 0		164
¹ Based on 2-person HH at 60% AMI; 2030 calculations adjusted for inflation (2.0% annually).									
² We estimate that a portion of demand will come from outside each submarket (ranging from 20% to 30%)									
³ Existing and pending units are deducted at market equilibrium (95% occupancy).									
Source: Maxfield Research & Consulting									

HOUSING DEMAND ANALYSIS

**TABLE HD-4
MARKET RATE ACTIVE ADULT HOUSING DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030**

2024 DEMAND									
	Chisago Lakes			North Branch			Rush City		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
HHs w/ Incomes of >\$40,000	1,172	1,009	600	1,121	752	360	358	260	137
HHs w/ Incomes of \$30,000 to \$39,999	26	36	46	25	39	30	16	15	11
(times) Homeownership Rate	x 95%	x 82%	x 58%	x 94%	x 86%	x 75%	x 92%	x 94%	x 77%
(equals) Total Potential Market Base	= 1,197	= 1,039	= 627	= 1,144	= 786	= 383	= 373	= 274	= 145
(times) Potential Capture Rate	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%
(equals) Demand Potential	= 18	= 83	= 113	= 17	= 63	= 69	= 6	= 22	= 26
Potential Demand from Submarket	= 214			= 149			= 54		
(plus) Demand from Outside Submarket ¹	+ 25%			+ 25%			+ 15%		
(equals) Total Demand Potential	= 285			= 199			= 63		
	% Own	% Rent		% Own	% Rent		% Own	% Rent	
(times) % for Owner/Rental Housing	x 40%	x 60%		x 30%	x 70%		x 25%	x 75%	
(equals) Demand Potential	= 114	= 171		= 60	= 139		= 16	= 47	
(minus) Existing & Pending MR Units ²	- 38	- 0		- 24	- 0		- 0	- 0	
(equals) Excess Demand	= 76	= 171		= 36	= 139		= 16	= 47	
2024 DEMAND continued									
	Taylors Falls			Wyoming			Chisago County		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
HHs w/ Incomes of >\$40,000	374	288	137	1,026	659	301			
HHs w/ Incomes of \$30,000 to \$39,999	13	13	15	28	32	28			
(times) Homeownership Rate	x 94%	x 91%	x 86%	x 98%	x 91%	x 74%			
(equals) Total Potential Market Base	= 386	= 300	= 150	= 1,053	= 688	= 322			
(times) Potential Capture Rate	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%			
(equals) Demand Potential	= 6	= 24	= 27	= 16	= 55	= 58			
Potential Demand from Submarket	= 57			= 129					
(plus) Demand from Outside Submarket ¹	+ 15%			+ 20%					
(equals) Total Demand Potential	= 67			= 161			= 775		
	% Own	% Rent		% Own	% Rent		% Own	% Rent	
(times) % for Owner/Rental Housing	x 25%	x 75%		x 30%	x 70%				
(equals) Demand Potential	= 17	= 50		= 48	= 113		= 254	= 520	
(minus) Existing & Pending MR Units ²	- 0	- 0		- 0	- 0		- 62	- 0	
(equals) Excess Demand	= 17	= 50		= 48	= 113		= 192	= 520	

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HOUSING DEMAND ANALYSIS

TABLE HD-4 CONTINUED MARKET RATE ACTIVE ADULT HOUSING DEMAND CHISAGO COUNTY BY SUBMARKET 2024 & 2030									
2030 DEMAND									
	Chisago Lakes			North Branch			Rush City		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
HHs w/ Incomes of >\$45,000	1,067	1,118	777	1,083	935	469	325	288	171
HHs w/ Incomes of \$35,000 to \$44,999	33	54	100	31	70	65	27	29	23
(times) Homeownership Rate	x 95%	x 82%	x 58%	x 94%	x 86%	x 75%	x 92%	x 94%	x 77%
(equals) Total Potential Market Base	= 1,098	1,162	835	1,112	995	518	350	315	189
(times) Potential Capture Rate	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%
(equals) Demand Potential	= 16	93	150	17	80	93	5	25	34
Potential Demand from Submarket	= 260			190			64		
(plus) Demand from Outside Submarket ¹	+	25%		25%			15%		
(equals) Total Demand Potential	= 346			253			76		
	% Own	% Rent		% Own	% Rent		% Own	% Rent	
(times) % for Owner/Rental Housing	x 40%	x 60%		x 30%	x 70%		x 25%	x 75%	
(equals) Demand Potential	= 139	208		76	177		19	57	
(minus) Existing & Pending MR Units ²	- 38	0		24	0		0	0	
(equals) Excess Demand	= 101	208		52	177		19	57	
2030 DEMAND continued									
	Taylors Falls			Wyoming			Chisago County		
Age of Householder	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
HHs w/ Incomes of >\$45,000	302	346	166	873	804	401			
HHs w/ Incomes of \$35,000 to \$44,999	15	23	31	33	50	56			
(times) Homeownership Rate	x 94%	x 91%	x 86%	x 98%	x 91%	x 74%			
(equals) Total Potential Market Base	= 316	367	193	905	850	442			
(times) Potential Capture Rate	x 1.5%	x 8.0%	x 18.0%	x 1.5%	x 8.0%	x 18.0%			
(equals) Demand Potential	= 5	29	35	14	68	80			
Potential Demand from Submarket	= 69			161					
(plus) Demand from Outside Submarket ¹	+	15%		20%					
(equals) Total Demand Potential	= 81			201			796		
(minus) Existing and Pending MR Units ³									
(equals) Excess Demand for MR Units	81			201					
(times) Percent capturable on a Site	25%			25%					
(equals) # of units supportable on a Site	20			50			0		
	% Own	% Rent		% Own	% Rent		% Own	% Rent	
(times) % for Owner/Rental Housing	x 25%	x 75%		x 30%	x 70%				
(equals) Demand Potential	= 20	61		60	141		314	643	
(minus) Existing & Pending MR Units ²	- 0	0		0	0		62	0	
(equals) Excess Demand	= 20	61		60	141		252	643	
¹ We estimate that 20% to 30% of the demand will come from outside each submarket									
² Existing and pending units are deducted at market equilibrium (95% occupancy).									
Source: Maxfield Research & Consulting									

HOUSING DEMAND ANALYSIS

**TABLE HD-5
INDEPENDENT LIVING DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030**

2024 Demand Analysis						
Submarket	Chisago Lakes		North Branch		Rush City	
Age of Householder	65-74	75+	65-74	75+	65-74	75+
HHs w/ Incomes of >\$40,000	1,009	600	752	360	260	137
(plus) HHs w/ Incomes of \$30,000 to \$39,999	+	61 88	84 99	28 33	28 33	33
(times) Homeownership Rate	x	82% 58%	86% 75%	94% 77%	94% 77%	77%
(equals) Total Potential Market Base	=	1,059 651	824 434	286 162	286 162	162
(times) Potential Capture Rate	x	1.5% 16.5%	1.5% 16.5%	1.5% 16.5%	1.5% 16.5%	16.5%
(equals) Demand Potential	=	16 107	12 72	4 27	4 27	27
Potential Demand from Submarket Residents	=	123	84	31	31	
(plus) Demand from Outside Submarket ¹	+	25%	25%	15%	15%	
(equals) Total Demand Potential	=	164	112	37	37	
(minus) Existing and Pending Units ³	-	109	0	20	20	
(equals) Excess Demand for Independent Living Units	=	55	112	17	17	
2024 Demand Analysis continued						
Submarket	Taylors Falls		Wyoming		Chisago County	
Age of Householder	65-74	75+	65-74	75+	65-74	75+
HHs w/ Incomes of >\$40,000	288	137	659	301		
(plus) HHs w/ Incomes of \$30,000 to \$39,999	+	23 31	54 84			
(times) Homeownership Rate	x	91% 86%	91% 74%			
(equals) Total Potential Market Base	=	309 164	708 363			
(times) Potential Capture Rate	x	1.5% 16.5%	1.5% 16.5%			
(equals) Demand Potential	=	5 27	11 60			
Potential Demand from Submarket Residents	=	32	71			
(plus) Demand from Outside Submarket ¹	+	15%	20%			
(equals) Total Demand Potential	=	37	88	438	438	
(minus) Existing and Pending Units ²	-	0	0	129	129	
(equals) Excess Demand for Independent Living Units	=	37	88	309	309	
----- continued -----						

HOUSING DEMAND ANALYSIS

TABLE HD-5 CONTINUED
INDEPENDENT LIVING DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030

2030 Demand Analysis

Submarket Age of Householder	Chisago Lakes		North Branch		Rush City	
	65-74	75+	65-74	75+	65-74	75+
HHs w/ Incomes of >\$45,000	1,118	777	935	469	288	171
(plus) HHs w/ Incomes of \$35,000 to \$44,999	+	54	100	70	65	29
(times) Homeownership Rate	x	82%	58%	86%	75%	94%
(equals) Total Potential Market Base	=	1,162	835	995	518	315
(times) Potential Capture Rate	x	1.5%	16.5%	1.5%	16.5%	1.5%
(equals) Demand Potential	=	17	138	15	85	5
Potential Demand from Submarket Residents	=	155	100	37		
(plus) Demand from Outside Submarket ¹	+	25%	25%	15%		
(equals) Total Demand Potential	=	207	134	44		
(minus) Existing and Pending Units ²	-	109	0	20		
(equals) Excess Demand for Independent Living Units	=	98	134	24		

2030 Demand Analysis continued

Submarket Age of Householder	Taylors Falls		Wyoming		Chisago County	
	65-74	75+	65-74	75+	65-74	75+
HHs w/ Incomes of >\$45,000	346	166	804	401		
(plus) HHs w/ Incomes of \$35,000 to \$44,999	+	23	31	50	56	
(times) Homeownership Rate	x	91%	86%	91%	74%	
(equals) Total Potential Market Base	=	367	193	850	442	
(times) Potential Capture Rate	x	1.5%	16.5%	1.5%	16.5%	
(equals) Demand Potential	=	6	32	13	73	
Potential Demand from Submarket Residents	=	37	86			
(plus) Demand from Outside Submarket ¹	+	15%	20%			
(equals) Total Demand Potential	=	44	107	535		
(minus) Existing and Pending Units ²	-	0	0	129		
(equals) Excess Demand for Independent Living Units	=	44	107	406		

¹ We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 30%, depending

² Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research & Consulting

HOUSING DEMAND ANALYSIS

TABLE HD-6
MARKET RATE ASSISTED LIVING DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030

2024 AL DEMAND									
Chisago Lakes			North Branch			Rush City			
Age Group	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
People	710	436	395	572	320	309	204	112	101
(times) Percent Needing Assistance ¹	x	25.5%	33.6%	51.6%	25.5%	33.6%	51.6%	25.5%	33.6%
Number Needing Assistance	=	181	147	204	146	108	159	52	38
Total People Needing Assistance		532		413		142		142	
(times) Percent Income-Qualified ²		55%		41%		44%			
Total potential market	=	293		169		62			
(times) Percent living alone	x	62%		62%		38%			
Age/income-qualified singles	=	182		106		24			
(plus) Demand from couples (12%) ³	+	25		14		3			
Age/income-qualified market	=	207		120		27			
(times) Potential penetration rate ⁴	x	35%		35%		35%			
Potential demand	=	72		42		9			
(plus) Proportion from outside area	+	25%		25%		15%			
Total potential AL demand	=	96		56		11			
(minus) Existing & pending AL units ⁵	-	20		72		28			
Excess market rate AL demand	=	77		0		0			
2024 AL DEMAND									
Taylors Falls			Wyoming			Chisago County			
Age Group	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
People	185	103	78	371	222	177			
(times) Percent Needing Assistance ¹	x	25.5%	33.6%	51.6%	25.5%	33.6%	51.6%	25.5%	33.6%
Number Needing Assistance	=	47	35	40	95	75	91	0	0
Total People Needing Assistance		122		261		0			
(times) Percent Income-Qualified ²		49%		46%					
Total potential market	=	59		119					
(times) Percent living alone	x	50%		32%					
Age/income-qualified singles	=	29		38					
(plus) Demand from couples (12%) ³	+	4		5					
Age/income-qualified market	=	33		44					
(times) Potential penetration rate ⁴	x	35%		35%					
Potential demand	=	12		15					
(plus) Proportion from outside area	+	15%		20%					
Total potential AL demand	=	14		19					
(minus) Existing & pending AL units ⁵	-	19		51					
Excess market rate AL demand	=	0		0		77			

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TABLE HD-6 CONTINUED
MARKET RATE ASSISTED LIVING DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030

2030 AL DEMAND			Chisago Lakes			North Branch			Rush City		
Age Group			75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
People			882	609	518	684	487	382	232	155	130
(times) Percent Needing Assistance ¹	x		25.5%	33.6%	51.6%	25.5%	33.6%	51.6%	25.5%	33.6%	51.6%
Number Needing Assitance	=		225	205	267	174	164	197	59	52	67
Total People Needing Assistance			697			535			178		
(times) Percent Income-Qualified ²			60%			46%			49%		
Total potential market	=		415			248			87		
(times) Percent living alone	x		62%			62%			38%		
Age/income-qualified singles	=		258			155			33		
(plus) Demand from couples (12%) ³	+		35			21			5		
Age/income-qualified market	=		293			176			38		
(times) Potential penetration rate ⁴	x		35%			35%			35%		
Potential demand	=		103			62			13		
(plus) Proportion from outside area	+		25%			25%			15%		
Total potential AL demand	=		137			82			16		
(minus) Existing & pending AL units ⁵	-		20			72			28		
Excess market rate AL demand	=		117			10			0		

2030 AL DEMAND			Taylors Falls			Wyoming			Chisago County		
Age Group			75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
People			210	154	105	500	290	210			
(times) Percent Needing Assistance ¹	x		25.5%	33.6%	51.6%	25.5%	33.6%	51.6%			
Number Needing Assitance	=		54	52	54	128	98	108			
Total People Needing Assistance			160			333					
(times) Percent Income-Qualified ²			55%			54%					
Total potential market	=		87			179					
(times) Percent living alone	x		50%			32%					
Age/income-qualified singles	=		43			58					
(plus) Demand from couples (12%) ³	+		6			8					
Age/income-qualified market	=		49			66					
(times) Potential penetration rate ⁴	x		35%			35%					
Potential demand	=		17			23					
(plus) Proportion from outside area	+		15%			20%					
Total potential AL demand	=		20			29					
(minus) Existing & pending AL units ⁵	-		19			51					
Excess market rate AL demand	=		1			0			128		

Notes:

¹ The percentage of seniors unable to perform or having difficulty with ADLs, based on the publication Health, United States, 2018 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National

² Includes households with incomes of \$40,000 or more (who could afford monthly rents of \$3,000+ per month) plus 40% of the estimated owner households with incomes below \$40,000 (who will spend down assets, including home-equity, in order

³ The Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted

⁴ We estimate that 65% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care

⁵ Existing and pending units at 93% occupancy, minus units estimated to be occupied by Elderly Waiver residents.

Source: Maxfield Research & Consulting

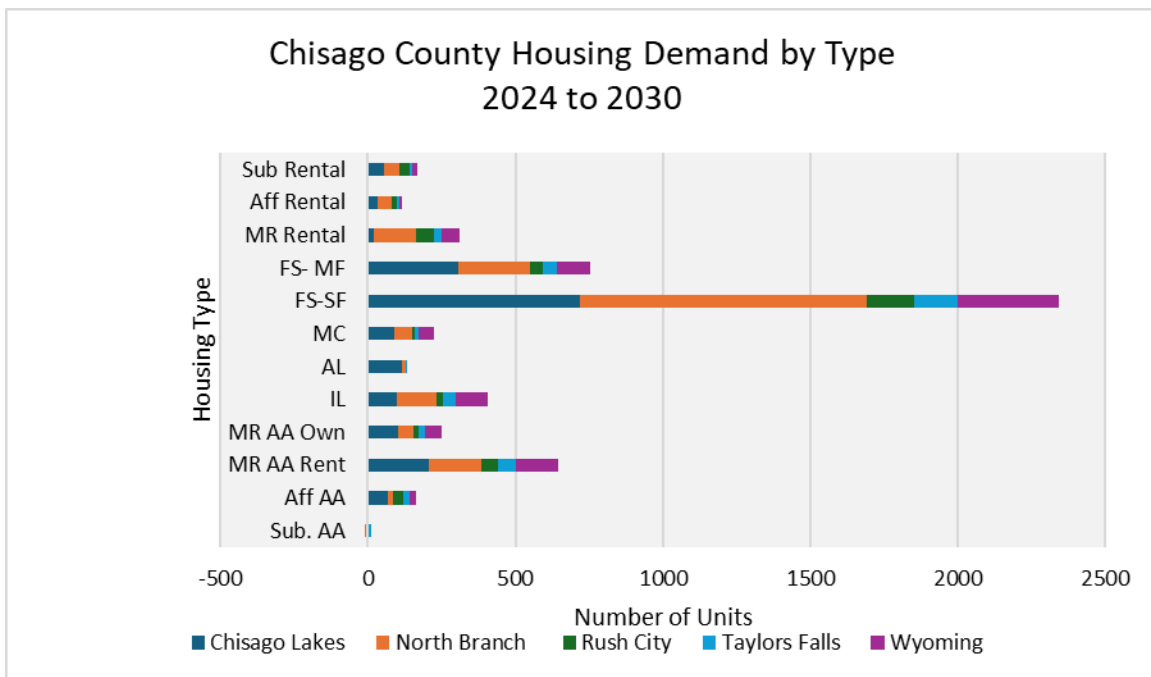
HOUSING DEMAND ANALYSIS

**TABLE HD-7
MEMORY CARE DEMAND
CHISAGO COUNTY BY SUBMARKET
2024 & 2030**

2024 Memory Care Demand						
		Chisago Lakes	North Branch	Rush City	Taylors Falls	Wyoming
65 to 74 Population		2,029	1,727	632	577	1,414
(times) Dementia Incidence Rate ¹	x	5%	5%	5%	5%	5%
(equals) Est. Senior Pop. with Dementia	=	101	86	32	29	71
75 to 84 Population		1,146	892	316	288	593
(times) Dementia Incidence Rate ¹	x	14%	14%	14%	14%	14%
(equals) Est. Senior Pop. with Dementia	=	160	125	44	40	83
85+ Population		395	309	101	78	177
(times) Dementia Incidence Rate ¹	x	35%	35%	35%	35%	35%
(equals) Est. Senior Pop. with Dementia	=	138	108	35	27	62
(equals) Total Population with Dementia		400	319	111	96	216
(times) Pct. Needing Memory Care Assistance	x	25%	25%	25%	25%	25%
(equals) Total Need for Dementia Care	=	100	80	28	24	54
(times) Percent Income/Asset-Qualified ²	x	56%	50%	49%	58%	54%
(equals) Total Income-Qualified Market Base	=	56	40	14	14	29
(plus) Demand from Outside the Submarket ³	+	25%	25%	15%	15%	20%
(equals) Total Demand for Memory Care Units		75	53	16	17	37
(minus) Existing and Pending Units ⁴	-	13	16	13	14	0
(equals) Excess Memory Care Demand Potential		62	37	4	2	37
2030 Memory Care Demand						
		Chisago Lakes	North Branch	Rush City	Taylors Falls	Wyoming
65 to 74 Population		2,268	2,173	696	715	1,760
(times) Dementia Incidence Rate ¹	x	5%	5%	5%	5%	5%
(equals) Est. Senior Pop. with Dementia	=	113	109	35	36	88
75 to 84 Population		1,491	1,170	387	364	790
(times) Dementia Incidence Rate ¹	x	14%	14%	14%	14%	14%
(equals) Est. Senior Pop. with Dementia	=	209	164	54	51	111
85+ Population		518	382	130	105	210
(times) Dementia Incidence Rate ¹	x	35%	35%	35%	35%	35%
(equals) Est. Senior Pop. with Dementia	=	181	134	46	37	74
(equals) Total Population with Dementia		503	406	134	123	272
(times) Pct. Needing Memory Care Assistance	x	25%	25%	25%	25%	25%
(equals) Total Need for Dementia Care	=	126	102	34	31	68
(times) Percent Income/Asset-Qualified ²	x	62%	56%	55%	65%	62%
(equals) Total Income-Qualified Market Base	=	78	57	18	20	42
(plus) Demand from Outside the Submarket ³	+	25%	25%	15%	15%	20%
(equals) Total Demand for Memory Care Units		104	76	22	24	53
(minus) Existing and Pending Units ⁴	-	13	16	13	14	0
(equals) Excess Memory Care Demand Potential		91	61	9	9	53
¹ Alzheimer's Association: Alzheimer's Disease Facts & Figures (2021)						
² Income greater than \$60,000 in 2024 and greater than \$65,000 in 2030, plus some lower-income homeowners.						
³ We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 30%, depending on Submarket)						
⁴ Existing and pending units at 93% occupancy, minus units estimated to be occupied by Elderly Waiver residents.						
Source: Maxfield Research & Consulting						

Chisago County Demand Summary

The housing demand calculations in Tables HD-1 through HD-7 indicate that between 2024 and 2030, 3,100 for-sale housing units, 595 general occupancy rental units and 1,817 total senior units will be needed in Chisago County to satisfy the housing demand for current and future residents. Summary demand tables for general occupancy and senior housing are broken down by submarket in Tables HD-8 and HD-9.



Data presented earlier in the report shows a 1.1% vacancy rate in the general occupancy rental market. With a strong rental market, we find that new rental units should be added in the short-term to satisfy potential household growth and accommodate employees working at local businesses. We found demand for 595 general-occupancy rental units in Chisago County to 2030, of which 53% would be market rate units.

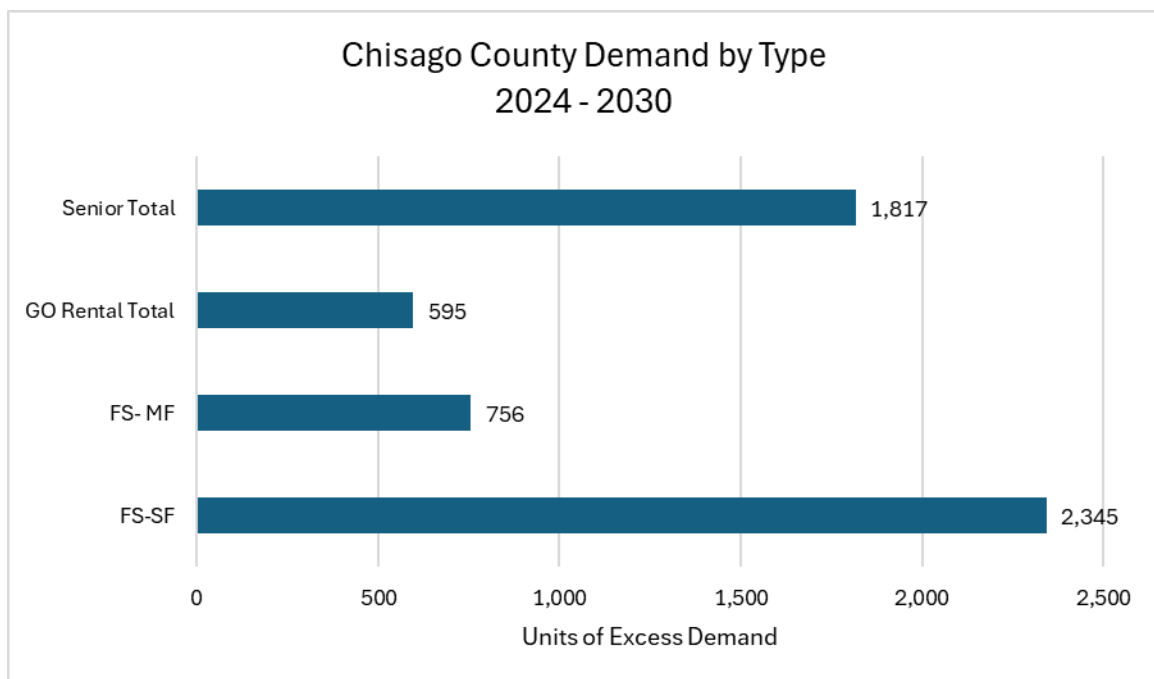
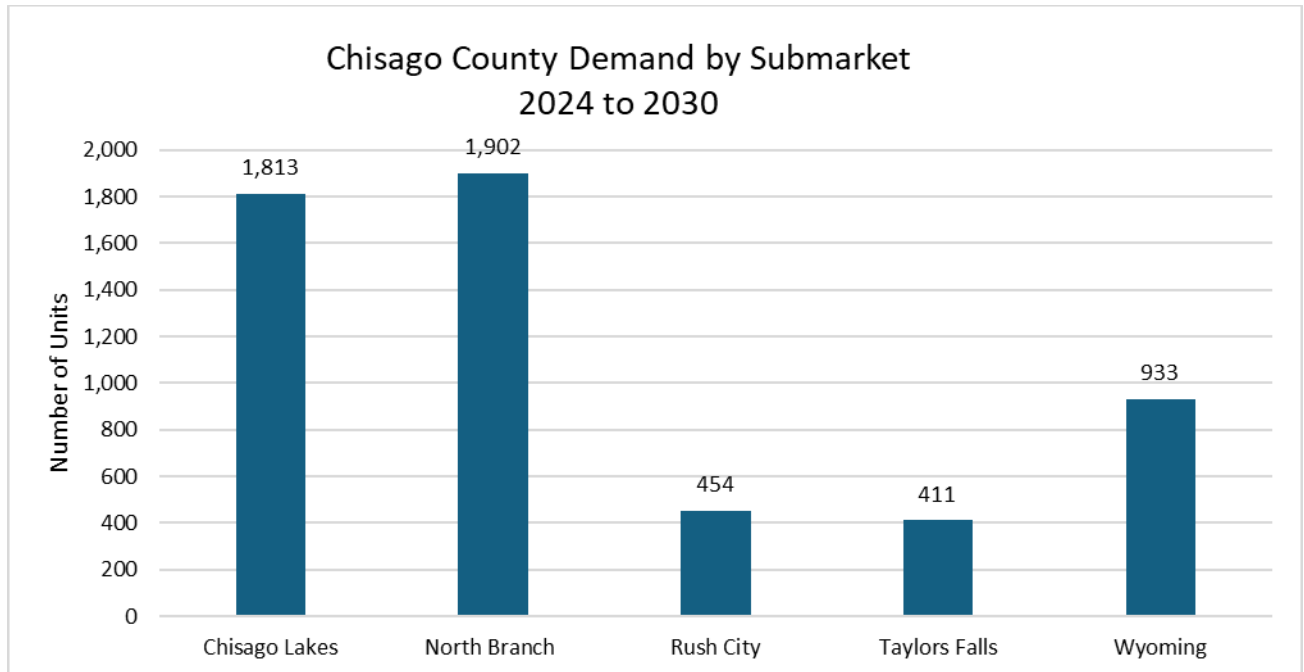


TABLE HD-8
GENERAL OCCUPANCY EXCESS DEMAND SUMMARY
CHISAGO COUNTY
2024 to 2030

2024 to 2030							
Submarket	FOR-SALE			RENTAL			
	Single-family	Multifamily	Total	Market Rate	Affordable	Subsidized	Total
Chisago Lakes	718	308	1,026	21	32	53	106
North Branch	972	243	1,215	142	49	54	245
Rush City	161	40	201	62	17	34	112
Taylors Falls	150	50	200	25	8	8	41
Wyoming	344	115	458	63	9	18	90
Chisago County	2,345	756	3,100	313	115	167	595

Sources: Maxfield Research & Consulting

HOUSING DEMAND ANALYSIS

**TABLE HD-9
SENIOR HOUSING EXCESS DEMAND SUMMARY
CHISAGO COUNTY
2024 to 2030**

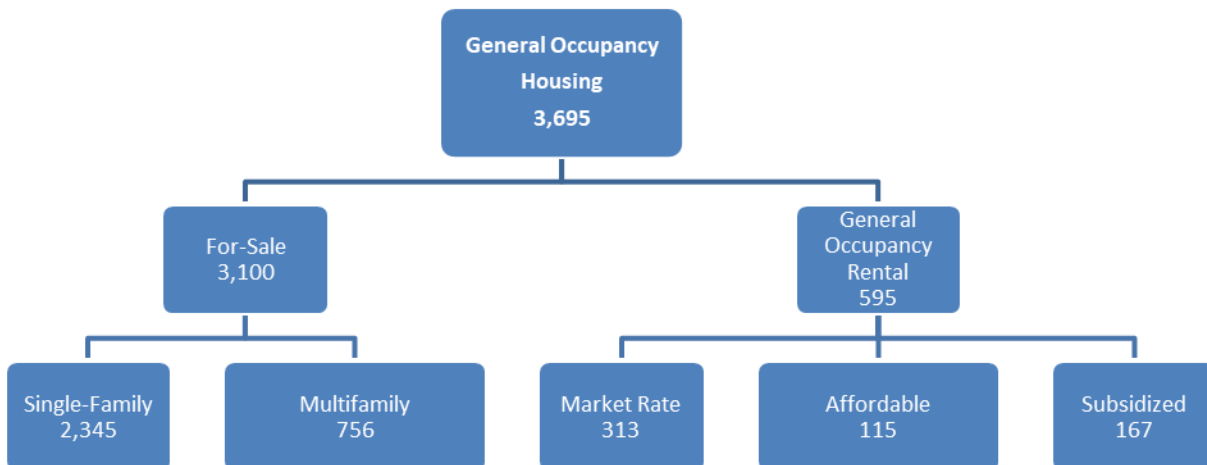
2024									
Submarket	ACTIVE ADULT					SERVICE-ENHANCED**			
	Subsidized Rental	Affordable Rental	MR Rental	MR Owner	Total	Independent Living	Assisted Living	Memory Care	Total
Chisago Lakes	0	67	171	76	314	55	77	62	194
North Branch	8	23	139	36	206	112	0	37	149
Rush City	0	36	47	16	99	17	0	4	20
Taylors Falls	15	27	50	17	110	37	0	2	39
Wyoming	0	41	113	48	202	88	0	37	125
Chisago County	24	194	520	192	930	309	77	142	528
2030									
Submarket	ACTIVE ADULT					SERVICE-ENHANCED**			
	Subsidized Rental	Affordable Rental	MR Rental	MR Owner	Total	Independent Living	Assisted Living	Memory Care	Total
Chisago Lakes	0	66	208	101	375	98	117	91	306
North Branch	-12	20	177	52	237	134	10	61	204
Rush City	0	32	57	19	108	24	0	9	33
Taylors Falls	12	23	61	20	115	44	1	9	54
Wyoming	0	23	141	60	225	107	0	53	160
Chisago County	0	164	643	252	1,059	406	128	223	758
** Service-enhanced demand is calculated for private pay seniors only; additional demand could be captured if Elderly Waiver and other sources of non-private payment sources are permitted.									
Sources: Maxfield Research & Consulting									

Introduction

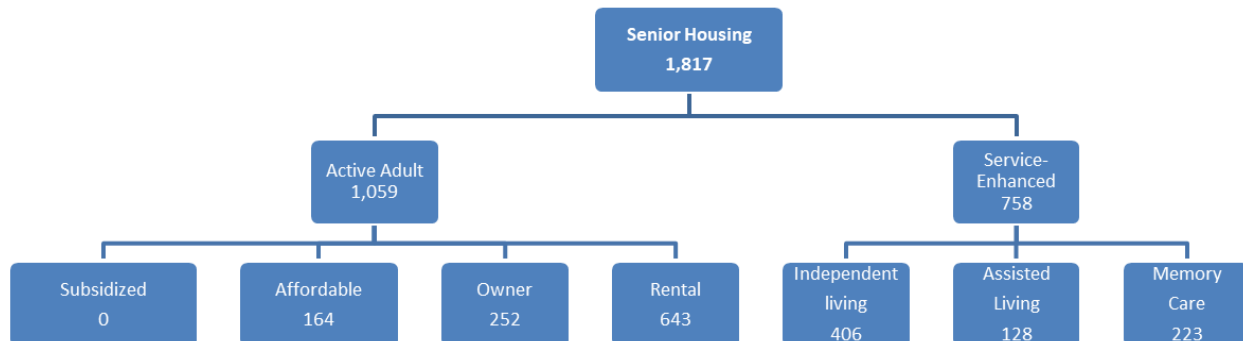
Based on the finding of our analysis and demand calculations, Tables HD-8 and HD-9 provides a summary of housing demand county and submarket to 2030. Demand exists in Chisago County for a variety of product types. The following section summarizes housing concepts and housing types in demand from various target markets. Not all housing types will be supportable in all communities; the demand illustrated in Tables HD-8 and HD-9 may not directly coincide with housing development due to a variety of factors (i.e. economies of scale, infrastructure capacity, land availability, etc.).

Based on the findings of the analysis and demand calculations, Table CR-1 provides a summary of the recommended development concepts by product type for Chisago County. It is important to note that these proposed concepts are intended to act as a development guide to most effectively meet the housing needs of existing and future households in Chisago County. The recommended development types do not directly coincide with total demand as illustrated in Tables HD-8 and HD-9.

Chisago County Projected General Occupancy Demand, 2024 – 2030



Chisago County Projected Senior Demand, 2024 – 2030



Recommended Housing Product Types

Owner Occupied

Single-Family Housing

Demand was projected for over 2,300 single-family housing units in Chisago County through 2030. Table FS-7 summarizes the vacant lot supply and indicates there are an insufficient number of vacant developed lots to meet long-term demand.

The lot supply benchmark for growing communities is a three- to five-year lot supply, which ensures adequate consumer choice without excessively prolonging developer-carrying costs. Given the number of existing platted lots in Chisago County and the number of homes constructed annually, the current lot supply is inadequate in the next few years for all communities as well as the longer-term lot supply will not meet the expected demand for many communities past 2025. Therefore, new platted lots will be needed to accommodate demand over this decade. Several submarkets have lower than a two-year lot supply based on the historic and projected building activity. Thus, nearly every submarket will require newly platted lots in the near-term. Buyers are attracted to Chisago County for the larger-sized lots and acreage need for a wide-variety of lot sizes across the county and for more affordable new construction homes that may be located on smaller lots in a new subdivision.

New construction in Chisago County from 2018 to 2024 is averaging 134 new single-family homes annually. The supply of existing homes has remained tight through the pandemic as buyers had continually outpaced the number of homes for sale. In the past couple years as mortgage rates rose, buyers have declined, and the supply has remained low as many households are remaining in their homes with lower locked in interest rates. As a result, many communities have seen new construction account for a higher market share as builders are delivering housing whereas the resale market supply is low. Given high construction costs, infrastructure costs, inflation, and higher mortgage rates, it is financially difficult today to build most new construction for much less than \$400,000. Hence, the development of entry-level homes may require a private-public partnership or other incentives (and smaller lots sizes) to stimulate lower priced new home construction in Chisago County.

New single-family home construction in Chisago County has largely catered to buyers that receive more home for their dollar than in the Twin Cities Metro Area. As a result, new home prices in Chisago County on average range from \$300,000 to \$500,000 pending submarket. These new construction homes target all buyers; from entry-level and move-up.

Much of the existing housing stock will appeal to entry-level or first-time home buyers. Entry-level homes, which we generally classify now as homes priced under \$300,000 will be mainly satisfied by existing single-family homes as residents of existing homes move into newer housing products built in Chisago County communities, such as move-up single-family homes, twin homes, rental housing and senior housing.

For-Sale Multifamily Housing

A growing number of households desire alternative housing types such as townhouses, detached townhomes, villas, and twinhomes. Typically, the target market of for-sale multifamily housing is empty-nesters and retirees seeking to downsize from their single-family homes. In addition, professionals, particularly singles and couples without children, also will seek townhomes if they prefer not to have the maintenance responsibilities of a single-family home. In many housing markets, younger households also find purchasing multifamily units to be generally more affordable than purchasing new single-family homes.

Our review of the Chisago County for-sale housing stock found very few maintenance-free products as historically buyers have preferred the single-family house, or there simply has been a lack of for-sale housing production. However, given the changing demographics of the aging population and the high growth rate in the 55+ population as well as demand from other demographic cohorts, Chisago County would benefit from a more diversified housing stock. Based on the changing demographics, demand was calculated for over 750 new multifamily for-sale units in Chisago County through 2030. These attached units could be developed as twin homes, detached townhomes, cottages, villas, townhomes/row homes, or any combination. Because one of the main target markets is empty-nesters and young seniors, the majority of townhomes should be one-level, or at least have a master suite on the main level if a unit is two-stories. The following provides greater detail into townhome and twin home style housing.

- **Twinhomes**— By definition, a twin home is basically two units with a shared wall with each owner owning half of the lot the home is on (also referred to as a duplex). Some one-level living units are designed in three-, four-, or even six-unit buildings in a variety of configurations. The swell of support for twin home and one-level living units is generated by the aging baby boomer generation, which is increasing the numbers of older adults and seniors who desire low-maintenance housing alternatives to their single-family homes but are not ready to move to service-enhanced rental housing (i.e., downsizing or right sizing). Housing products designed to meet the needs of these aging Chisago County residents, many of whom desire to stay in their current community if housing is available to meet their needs, will be needed into the future. Based on available data, there are very few twin home units in the current housing stock.

Traditionally most twin home developments have been designed with the garage being the prominent feature of the home; however, today's newer twin homes have much more architectural detail. Many higher-end twin home developments feature designs where one garage faces the street and the other to the side yard. This design helps reduce the prominence of the garage domination with two separate entrances.

Demand for these units will be spread across all submarkets of Chisago County. Because townhomes bring higher density and economies of scale to the construction process, the price point can be lower than stand-alone single-family housing.

RECOMMENDATIONS AND CONCLUSIONS

Many older adults and seniors will move to this housing product with substantial equity in their existing single-family home and will be willing to purchase a maintenance-free home that is priced similar to their existing single-family home. The twin homes should be association-maintained with 40'- to 50'-wide lots on average.

- *Detached Townhomes/Villas* – An alternative to the twin home is the one-level villa product and/or rambler. This product also appeals mainly to baby boomers and empty nesters seeking a product similar to a single-family living on a smaller scale while receiving the benefits of maintenance-free living. Many of these units are designed with a walk-out or look-out lower level if the topography warrants. We recommend lot widths ranging from 45 to 55 feet with main level living areas between 1,600 and 1,800 square feet. The main level living area usually features a master bedroom, great room, dining room, kitchen, and laundry room while offering a “flex room” that could be another bedroom, office, media room, or exercise room. However, owners should also be able to purchase the home with the option to finish the lower level (i.e. additional bedrooms, game room, storage, den/study, workshop, etc.) and some owners may want a slab-on-grade product for affordability reasons. Finally, builders could also provide the option to build a two-story detached product that could be mixed with the villa product.
- *Side-by-Side and Back-to-Back Townhomes* – This housing product is designed with three or four or more separate living units in one building and can be built in a variety of configurations. With the relative affordability of these units and multi-level living, side-by-side and back-to-back townhomes have the greatest appeal among entry-level households without children, young families and singles and/or roommates across the age span. However, two-story townhomes would also be attractive to middle-market, move-up, and empty-nester buyers. Many of these buyers want to downsize from a single-family home into maintenance-free housing, many of which will have equity from the sale of their single-family home.

We recommend side-by-side units, which tend to appeal to a slightly broader market, including older adults and retirees as well as younger families with children. Side-by-side units (or rowhomes) have increased density and could provide higher returns on investment to builders/developers that would spread out the costs of infrastructure. Association-maintained townhomes and/or rowhomes can have lot widths ranging from 22' to 35'.

General Occupancy Rental Housing

Maxfield Research and Consulting calculated demand for over 595 general-occupancy rental units in Chisago County through 2030 (313 market rate, 115 affordable, and 167 subsidized units). About 40% of demand in the county was in the North Branch submarket (245 units) followed by Rush City (19%, 112 units), Chisago Lakes (18%, 106 units) and Wyoming (15%, 90 units).

RECOMMENDATIONS AND CONCLUSIONS

Our competitive inventory survey identified a sub 5% vacancy rates among the general occupancy rental product types as of October 2024 which is below market equilibrium of 5%. Vacancy rates ranged from zero among subsidized product to 2.2% for affordable product to 1.1% among market rate units. Due to the age and positioning of the existing rental supply, a portion of units are priced at or below guidelines for affordable housing (Naturally Occurring Affordable Housing – NOAH), which indirectly satisfies some demand from households that income-qualify for financially assisted housing. It is important to note that many renters are seeking newer rental properties with additional and updated amenities that are typically not offered in older developments. Since the previous study in 2018, an influx of new market rate rental developments has been added to the county with strong success.

Because of the economies of scale when constructing multifamily rental housing, new construction requires density that will be difficult to achieve in some of the smaller Chisago County communities. New rental housing can be developed immediately and will continue to be in demand through this decade especially if new job growth is achieved in Chisago County. The following rental product types are recommended through 2030:

- *Market Rate Rental* – As illustrated in Table R-2, the market rate vacancy from the 538 apartments inventoried across the county was only 1.1%; suggesting pent-up demand for additional market rate units. Demand was found for about 313 market rate units over the course of this decade. Townhome rentals are about 10% of the entire rental housing stock while single-family rentals comprise 33% of all rental housing units. About 41% of the rental housing stock is located within larger multifamily-style buildings of over 10 units.

There has been a modest amount of market rate rental housing developed in the past five years, and additional units are needed to satisfy demand in the current market and to catch up with the lack of rental supply. Thus, we recommend new market rate rental products in most submarkets. We recommend new market rental project(s) similar to those that have been developed recently that will attract a diverse resident profile, including young to mid-age professionals as well as singles and couples across all ages (including seniors). To appeal to a wide target market, we suggest a market rate apartment project(s) with a unit mix consisting of one-bedroom units to two-bedroom plus den or three-bedroom units.

Based on current market conditions, a new development will draw monthly rents (in 2024 dollars) from \$1,200 for a one-bedroom unit to \$1,800 for a three-bedroom unit. Average rents in Chisago County are approximately \$1.41 per square foot, however monthly rents for recently developed properties are more than \$1.50 per square foot. Because of construction and development costs, it may be difficult for a market rate apartment to be financially feasible with rents lower than the current per square foot price. Thus, for this type of project to become a reality in the smaller submarkets there may need to be a public – private partnership to reduce development costs and bring down the rents or the developer will need to provide smaller unit sizes.

CONCLUSIONS AND RECOMMENDATIONS

New market rate rental units should consider contemporary design and amenities that include open floor plans, higher ceilings, in-unit washer and dryer, full appliance package, central air-conditioning, and garage parking.

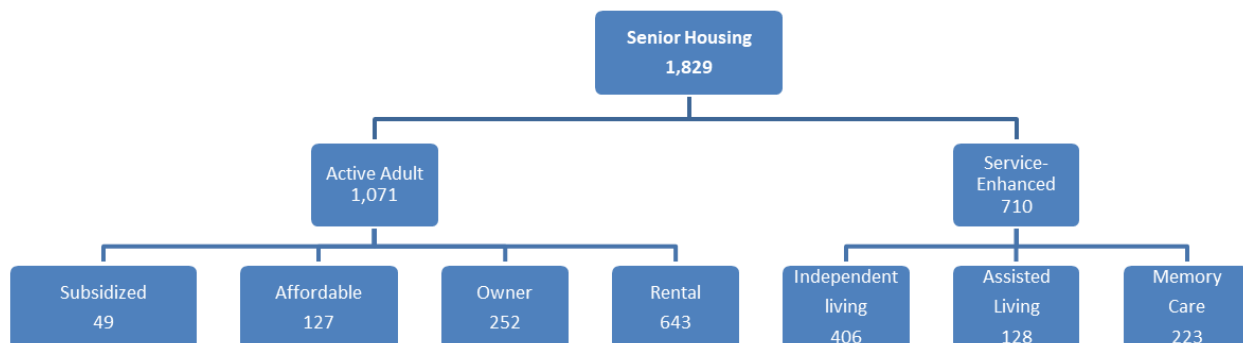
- *Market Rate General Occupancy Rental Townhomes* – Some of the projected demand for market rate rental housing could be satisfied with larger townhome units in addition to the traditional multifamily structures. These would attract families and couples – including those who are new to the community and want to rent until they find a home for purchase. Units should feature contemporary amenities (i.e. in-unit washer/dryer, high ceilings, etc.) and an attached 1 or 2 stall garage. Again, like traditional multifamily development, these rents are higher than the existing rental product.
- *Affordable and Subsidized Rental Housing* – Affordable and subsidized housing receives financial assistance (i.e. operating subsidies, tax credits, TIF, rent payments, etc.) from governmental agencies in order to make the rent affordable to low-to-moderate income households. We find demand for 115 affordable and 167 subsidized units through 2030; however, because subsidized is nearly impossible to finance today the vast majority of demand will be for affordable housing projects. Although demand is stronger in a few markets, due to the growing need and limited availability of affordable housing, most market could develop affordable products successfully. Affordable housing could be designed in either traditional apartment-style affordable housing, townhome-style affordable housing, or a small percentage of affordable units incorporated into a market rate building.

Senior Housing

As illustrated in Table HD-9, demand exists for all service levels of senior housing in Chisago County this decade. In fact, senior housing demand accounts for 33% of all housing units in the county through 2030, or 1,829 units. This is due to the aging population of Baby Boomers in the county. The highest demand in the short-term for more active adult and independent living products (both market rate and affordable). Demand is lower for assisted living and memory care due in-part to the existing senior developments that are serving these markets already and higher vacancy rates.

Development of additional senior housing is recommended in order to provide housing opportunity to these aging residents in their stages of later life. The development of additional senior housing serves a two-fold purpose in meeting the housing needs in Chisago County: older adult and senior residents are able to relocate to new age-restricted housing in Chisago County, and existing homes and rental units that were occupied by seniors become available to other new households. Hence, development of additional senior housing does not mean the housing needs of younger households are neglected; it simply means that a greater percentage of housing need is satisfied by housing unit turnover. The types of housing products needed to accommodate the aging population base are discussed individually in the following section.

2030 Senior Demand



- **Active Adult Senior Cooperative** – Maxfield Research projected demand for about 300 active adult ownership units through 2030. Because demand is spread across all of the sub-markets, a new for-sale senior development could likely only be constructed in those sub-markets with the highest demand as the project would attract residents from other neighboring communities. The cooperative model, in particular, appeals to a larger base of potential residents in that it has characteristics of both rental and ownership housing. Cooperative developments allow prospective residents an ownership option and homestead tax benefits without a substantial upfront investment as would be true in a condominium development or life care option.

CONCLUSIONS AND RECOMMENDATIONS

- Active Adult Rental – There are a total of three market rate active adult projects in Chisago County with a total of 62 units and no vacancies. Because of the limited number of active adult product in Chisago County and strong senior demographics, demand was calculated for 643 market rate active adult rentals in Chisago County through 2030. Demand was highest in the Chisago Lakes, North Branch and Wyoming submarkets.

Because active adult senior housing is not need-driven, the demand for this product type competes to some degree with general-occupancy rental housing projects. Maxfield Research finds many of the existing rental buildings have an older demographic that may be attracted to an age-restricted building if more product was available. Monthly rents should be like other newer market rate general-occupancy apartment buildings.

- Shallow-subsidy (Affordable) Rental – Chisago County demand for affordable senior housing is about 127 units through 2030. Affordable senior housing products can also be incorporated into a mixed income building which may increase the projects financial feasibility. Affordable senior housing will likely be a low-income tax credit project through the Minnesota Housing Finance Agency. Affordable housing demand is strongest in Chisago Lakes, Taylors Falls and Wyoming submarkets. However, affordable developments in any of Chisago Counties communities will draw from all submarkets as households typically will travel for affordable housing due to lack of available options.
- Deep-subsidy (Subsidized) Rental – Chisago County demand for subsidized senior housing is 49 units to 2030. Financing subsidized senior housing is difficult as federal funds have been shrinking. Therefore, a new subsidized development would likely rely on a number of funding sources; from low-income tax credits (LIHTC), tax-exempt bonds, Section 202 program, USDA 515 program, among others.
- Independent Living – Demand was calculated for about 400 independent living units through 2030 in Chisago County. There are two independent living properties in Chisago County with a total of 129 units and a vacancy rate of 0.8%; well below market equilibrium of 5%. Demand is strongest in the North Branch, Wyoming and Chisago Lakes submarkets; We recommend new independent living projects be pursued to target the growing senior population.

Due to economies of scale needed for congregate housing, other service levels may have to be combined to the project to increase density to be financially feasible. Alternatively, the concept called “Catered Living” may be viable as it combines independent and assisted living residents and allows them to age in place in their unit versus moving to a separate assisted living facility. (See the following for definition of Catered Living).

CONCLUSIONS AND RECOMMENDATIONS

- Assisted Living Senior Housing – Based on our analysis, we project demand for about 128 assisted living units in Chisago County through 2030. There are a total of six existing assisted living projects with a total of 240 units in the county. Because there is an ample supply of assisted living in the county as well as stable vacancy rates (6.9%, equilibrium is 7%), most submarkets have enough supply to meet the growing demand. If vacancy rates were to decline significant over the next few years and through the remainder of the decade, a reassessment of the assisted living market may indicate the addition of new units.
- Memory Care Senior Housing – Demand was projected for 223 memory care units in Chisago County through 2030. There are a total of four memory care facilities with 70 existing memory care units in the county. Vacancy rates are currently right at market equilibrium around 7%. Memory care projects can have high turnover however due to the advanced care and health at these facilities. Thus, vacancy rates can fluctuate rapidly. At this time, the supply is meeting the demand for memory care services. If the market were to remain consistently below 7%, a reassessment of the memory care market may indicate the addition of new units.

Given the service-intensive nature of memory care housing and staffing ratios, typically most memory care facilities are attached to either an assisted living development or are a component of a skilled nursing facility. Therefore, new memory care units would be best suited if they were attached to an assisted living complex as demand is not high enough for a stand-alone memory complex. Alternatively, memory care could also be associated with a skilled nursing facility; however, we stress the residential approach to memory care versus the institutional feel from a nursing home.

- Service-Enhanced Senior Housing or “Catered Living” –Due to economies of scale, it may be difficult to develop stand-alone facilities in the smallest Chisago communities for service enhanced senior housing products that are financially feasible. Therefore, we recommend senior facilities that allow seniors to “age in place” and remain in the same facility in the stages of later life. Catered living is a “hybrid” senior housing concept where demand will come from independent seniors interested in congregate housing as well as seniors in need of a higher level of care (assisted living). In essence, catered living provides a permeable boundary between congregate and assisted living care. The units and spatial allocations are undistinguishable between the two senior housing products, but residents will be able to select an appropriate service level upon entry to the facility and subsequently increase service levels over time. Additionally, catered living not only appeals to single seniors but also to couples; each resident is able to select a service level appropriate for his or her level of need, while still continuing to reside together.

The catered living concept trend is a fairly newer concept over the last 10 year but tends to be developed in more rural communities that cannot support stand-alone facilities for each product type.

Summary by Submarket

Although there is demand for a variety of housing product types in each of the submarkets, it will be difficult to develop certain housing products due to the density and economies of scale needed to be financially viable. Therefore, the lesser populated communities will experience additional challenges due to density requirements. In addition, there is likely to be cross-over demand and mobility between submarkets as new housing products are developed. Table CR-1 outlines the submarkets most likely to experience new housing based on housing demand and the number of units needed to be supportable.

CONCLUSIONS AND RECOMMENDATIONS

TABLE CR-1 HOUSING RECOMMENDATIONS BY SUBMARKET 2024 to 2030						
Housing Type/Program	Purchase Price/ Monthly Rent Range¹	Chisago Lakes '24-'30	North Branch '24-'30	Rush City '24-'30	Taylors Falls '24-'30	Wyoming '24-'30
For-Sale Housing (New Construction)						
Single-family - (New lots needed)		x	x	x		x
Single-family by Price						
Entry-Level	<\$350,000	x	x	x	x	x
Move-up	\$450,000 - \$700,000	x	x	x	x	x
Executive	\$700,000+	x	x		x	x
Twinhomes/Townhomes/Villas						
Entry-level	<\$250,000	x	x	x	x	x
Move-up	\$300,000+	x	x	x	x	x
General Occupancy Rental Housing						
Market Rate Traditional Multi-story ²	\$1,200/1BR - \$1,800/3BR	x	x	x	x	x
Market Rate Townhomes ²	\$1,500/2BR - \$2,000/3BR	x	x	x	x	x
Affordable/Subsidized	Per Income Guidelines	x	x	x		
Senior Housing						
Market Rate						
Active Adult - For-Sale Coop	\$125,000+ (plus monthly fee)	x	x		x	x
Active Adult - Rental	\$1,400 - \$1,900	x	x	x	x	x
Independent Living	\$2,000 - \$3,300	x	x			x
Assisted Living	\$3,500 - \$5,000	x				
Memory Care	\$4,500 - \$7,000	x	x			
Affordable Senior Housing						
Active Adult	Per Income Guidelines	x	x	x	x	x
Note: Although many of the smaller communities show housing demand for a variety of housing types; it will not be feasible due to the economies of scale needed. Therefore, recommendations are based on the need and density needed to be feasible. ¹ Blended average across Chisago County. Pricing will vary from submarket to submarket across the county. Base pricing, senior housing will very considerably based on personal care services packages and number of occupants. ² Market rate multifamily housing could be developed in either apartment-style or townhome style design						
Source: Maxfield Research & Consulting						

CONCLUSIONS AND RECOMMENDATIONS

TABLE CR-2													
Demographic and Housing Characteristics Summary													
	Chisago Lakes		North Branch		Rush City		Taylors Falls		Wyoming		Chisago County		
Demographics													
Population (2020 & 2030)	15,893	17,258	17,040	18,895	5,950	6,203	5,041	5,247	12,697	13,110	56,621	60,714	
Pct. Population Under 18 (2020 & 2030)	23.3%	20.7%	24.5%	22.6%	18.2%	16.4%	24.0%	22.3%	23.9%	22.4%	23.3%	21.3%	
Pct. Population 65+ (2020 & 2030)	19.8%	25.0%	15.0%	19.9%	15.6%	19.7%	15.8%	22.8%	14.3%	21.3%	16.3%	21.9%	
Median Age (2020 & 2030)	43	45	39	41	39	40	41	42	41	42	41	42	
Households (2020 & 2030)	6,139	6,667	6,219	6,987	1,971	2,103	1,921	2,035	4,650	4,871	20,900	22,663	
Household Growth (2020 & 2030)	528		768		132		114		221		1,763		
Avg. HH Size (2020 & 2030)	2.59	2.59	2.74	2.70	3.02	2.95	2.62	2.58	2.73	2.69	2.71	2.68	
Median Household Income (2024)	\$107,394		\$102,783		\$76,818		\$102,655		\$102,855		\$102,724		
Homeownership Rate (2024)	85.2%		87.4%		76.6%		88.7%		90.4%		86.5%		
Housing Characteristics													
Number of single-family units permitted (2018-2024 July)	158		464		93		1		219		935		
Number of multifamily units permitted (2018-2024 July)	84		390		68		0		0		542		
Median age of housing stock (2024 estimate)	1991		1991		1986		1988		1992		1992		
Housing stock built before 1960	980	16%	867	14%	531	26%	450	25%	255	5%	3,083	15%	
Housing stock built between 1960 and 2000	3,124	52%	3,535	55%	1,086	52%	806	44%	3,267	70%	11,818	57%	
Housing stock built after 2000	1,851	31%	1,998	31%	457	22%	576	31%	1,128	24%	6,010	29%	
Employment													
Labor Force (2023)	N/A		N/A		N/A		N/A		N/A		30,107		
Employed (2023)	N/A		N/A		N/A		N/A		N/A		28,864		
Unemployment Rate (2023)	N/A		N/A		N/A		N/A		N/A		4.1%		
Average Annual Wage (2023)	N/A		N/A		N/A		N/A		N/A		\$57,928		
For-Sale Housing													
Median resale price of existing single family homes (2023)	\$400,000		\$349,950		\$300,000		\$312,500		\$397,000		\$357,500		
Median resale price of existing multifamily homes (2023)	\$377,500		\$251,000		\$279,500		\$330,000		\$381,200		\$305,000		
Median list price of actively marketing SF homes (October 2024)	\$479,900		\$392,250		\$473,991		\$501,600		\$499,950		\$426,100		
Median list price of actively marketing MF homes (October 2024)	\$460,557		\$314,950		\$285,900		\$262,500		\$314,900		\$312,400		
Owner-occupied one-unit structures (2024)	4,947	91.0%	5,414	93.9%	1,465	93.8%	1,595	90.5%	3,731	86.1%	17,152	90.9%	
Median home value of owner-occupied units (2024)	\$341,152		\$292,162		\$273,023		\$298,545		\$292,983		\$299,800		
General Occupancy Rental Housing													
Renter-occupied one-unit structures (2024)	244	25.9%	278	33.5%	168	35.2%	79	35.3%	201	43.6%	971	33.1%	
Renter-occupied 10+ unit structures (2024)	474	50.3%	374	45.0%	159	33.3%	33	14.5%	176	38.3%	1,214	41.4%	
Median contract rent for renter-occupied units (2024)	\$930		\$955		\$853		\$910		\$960		\$929		
Distribution of G.O. housing by type													
Deep-subsidy (Subsidized)	20	/ 7%	16	/ 4%	24	/ 18%	0	/ 0%	0	/ 0%	60	/ 6%	
Shallow-subsidy (Affordable)	0	/ 0%	98	/ 24%	18	/ 13%	20	/ 33%	48	/ 0%	184	/ 19%	
Market Rate	252	/ 93%	299	/ 72%	94	/ 69%	40	/ 67%	56	/ 0%	741	/ 75%	
Senior Housing													
Distribution of senior housing by type													
Deep-subsidy (Subsidized) Active Adult	90	/ 30.2%	12	/ 4.3%	36	/ 100.0%	0	/ 0.0%	96	/ 0.0%	234	/ 24.8%	
Shallow-subsidy (Affordable) Active Adult	20	/ 6.7%	130	/ 46.9%	20	/ 0.0%	0	/ 0.0%	40	/ 0.0%	210	/ 22.2%	
Market Rate Active Adult (Rental)	38	/ 12.8%	24	/ 8.7%	0	/ 0.0%	0	/ 0.0%	0	/ 0.0%	62	/ 6.6%	
Market Rate Active Adult (Owner)	0	/ 0.0%	0	/ 0.0%	0	/ 0.0%	0	/ 0.0%	0	/ 0.0%	0	/ 0.0%	
Independent Living	109	/ 36.6%	0	/ 0.0%	20	/ 0.0%	0	/ 0.0%	0	/ 0.0%	129	/ 13.7%	
Assisted Living	25	/ 8.4%	91	/ 32.9%	36	/ 0.0%	24	/ 57.1%	64	/ 0.0%	240	/ 25.4%	
Memory Care	16	/ 5.4%	20	/ 7.2%	16	/ 0.0%	18	/ 42.9%	0	/ 0.0%	70	/ 7.4%	
Sources: US Census Bureau; Property Managers, City staff, ACS, Maxfield Research and Consulting													

Challenges and Opportunities

The following were identified as the greatest challenges and opportunities for developing the recommended housing types (in no particular order – sorted alphabetically).

- **Accessory Dwelling Units (“ADU”):** Accessory dwelling units (“ADUs”) go by several different names such as: In-law suites, garage apartments, backyard cottages, granny flats, guest houses, etc. An ADU is simply a small, stand-alone residential dwelling unit located on the same property as a detached single-family home. However, in some cases an ADU could include an addition on an existing home, apartment over a garage, or be located within an attic or basement in the home. Legally, however, an ADU is still a part of the original parcels PID number and title is with the property owner. The most common reason for building an ADU is generating rental income for the homeowner or housing a family member (often for free).

Because of increased density on the property and smaller sized units, ADUs have the potential to increase housing affordability and create a wider range of housing options. Many communities that permit ADUs in their zoning code limit the number of accessory structures to just one; however, some cities have recently revised their zoning code to allow up to two accessory structures. Some communities monitor ADU construction by limiting new construction to only owner-occupied housing units (main structure is owned), minimum lot size, setbacks, and number of occupants or bedrooms in the accessory structure.

Since the pandemic, there has been increased demand for ADU units and more and more cities are permitting these housing units. Maxfield Research recommends that local planning departments review their existing zoning code and if not already permitted, revise zoning codes to ensure ADUs can be a permitted use. Since the pandemic, the demand for ADUs has continued to increase as many homeowners have sought to move family members together in a multi-generational environment. Also, some homeowners design the ADU as a multifunctional space as a home office and living space.

- **Affordable Housing/Naturally Occurring Affordable Housing.** Tables HA-1 and HA-2 identified Chisago County Area Median Incomes (“AMI”) and the fair market rents by bedroom type. The average market rate rent in Chisago County is about \$1,100/month (\$1.41 PSF) and the established rents for affordable housing are higher than many market rate rental developments in Chisago County. For example, at a 60% AMI the maximum gross rent for a one-bedroom unit is \$1,491 while a two-bedroom maximum rent is \$1,677 per month. As a result, many older existing rental properties in the county are considered “naturally occurring affordable” and are mostly fulfilled by existing, older rental product in the marketplace. According to the Harvard’s Joint Center for Housing Studies (JCHS) unsubsidized rentals account for more than 75% of the affordable housing stock in the United States. It is estimated that over one-third of the naturally occurring affordable housing stock is composed of smaller multifamily buildings under 50 units.

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Although these housing units are considered affordable, they are unregulated and are at risk of being lost due to value-add upgrades and market speculation. Therefore, an effort should be made to ensure these units are preserved as they provide exceptionally more affordable housing than income-restricted projects under the LIHTC program.

- **Aging Population/Aging Boomers.** As illustrated in Table D-4, there was strong growth between 2010 and 2020 in the younger senior population (65 to 74) in Chisago County (60%) and the older senior population (+75) was up about 43%. Over the next five years senior growth remains relatively strong with households 65 and older increasing by 23.2% in the county. In addition, Table D-12 shows homeownership rates among seniors 65+ is 84% in 2020. High homeownership rates among seniors indicate there could be lack of senior housing options, or simply that many seniors prefer to live in their home and age in place. Aging in place tends to be higher in rural vs. urban settings as many rural seniors do not view senior housing as an alternative retirement destination but a supportive living option only when they can no longer live independently. Rural areas also tend to have healthier seniors and are also more resistant to change. Because of these demographic and social dimensions, new senior housing or age targeted housing is needed in communities that can offer one-level living options or association-maintenance communities.
- **Builders.** The Chisago County new construction market has historically been dominated by smaller, local or regional builders vs. production builders located in the Metro Area. Across the Metro Area, over 75% of all new homes constructed this past year were by the top ten production builders. The following chart summarizes the differences between production, custom, and spec builders. Production builders have increased their market share since the Great Recession in the Twin Cities and across the country, in part because competitors defaulted on lots and homes and smaller builders have gone out of business, while production builders were able to acquire land holdings for a fraction of the original cost to develop. The production builders have also driven new home activity from the development side as land developers are unable to absorb lot development costs for open builder developments.

Although builders such as LGI homes, Graphic Home, Elevate Builders, Guidance Homes, etc. have increase their market share; they do not have the volume, economies of scale, and pricing incentives that the national builders are bringing to the table in the current new construction market. Given Chisago County's proximity to the Metro Area and a movement to more regional and production builders; we estimate this market share will increase over the course of this decade and could increase affordability through economies of scale.

CONCLUSIONS AND RECOMMENDATIONS

BUILDER TYPES & CHARACTERISTICS			
	Production Builder	Custom Builder	Spec Builder
Land	Typically built on land owned by the builder/developer. Most production builders develop all of the homes within the subdivisions they plat and develop.	Built on land purchased by the home buyer or builder. Most custom builders do not develop the land/lots.	Built on land purchased by the builder. Builder "speculates" they will build and sell a home prior to finding a buyer.
Home Plans	Stock floor plans; however buyers have home style and upgrade options that have been pre-selected by builder.	One-of-a-kind house. Site specific and customized for a specific client.	Home plan per builder. If home sells early during construction phase; buyers have some ability to customize the home.
Volume	Varies based on builder. There are national and regional production builders.	Typically less than 20 or 25 per year.	Varies.
Pricing	Generally build for a variety of price points from entry-level, move-up, and executive.	Tend to cater to move-up or executive-level buyers.	Varies. Most spec homes are entry-level or modest homes. However, spec homes can range across all price points.
Advantages	Lower costs per square foot, homes can be built quicker, fewer decisions for home owners.	Personal service, more creative control, customizable, more flexible, buyer may have more land options.	Lower cost floor plans provides economies of scale. Homes can also be completed relatively fast.
Disadvantages	Few modifications or change orders, fewer options, lot selection based on availability of builder.	Price per square foot is higher, more time to build, significantly more decision time needed from buyers.	Most of the decisions have already been made and buyer may have fewer options.

Source: Maxfield Research and Consulting, LLC

- COVID-19.** The global COVID-19 pandemic had both direct and indirect effects on the housing industry. The senior housing industry was directly impacted. Senior properties experienced high vacancy rates as many seniors chose to avoid senior living shared spaces and shifted to aging-in-place. Although slowly, assisted living and memory care facilities are starting to see declining vacancy rates but are still at or above equilibrium. Rental development was slowed only briefly but continued on with favorable financing terms and the strong demand for rental housing units coming out of the pandemic. Economically, the unemployment rate reached an annual average of 8.1% nationally and 6.7% in Chisago County in 2020. This was up from 3.7% and 3.8%, respectively in 2019. Since 2020, the unemployment rate fell rapidly to 2.9% in 2022 but has rose again to 3.3% in 2023 and has hovered between 3% and 4% in 2024. The tight unemployment rate together with the lack of housing options in Chisago County has resulted in a challenging job recruitment scenario for area employers who have job openings.
- Housing Resources & Programs.** Many communities and local Housing and Redevelopment Authorities (HRA's) offer programs to promote and preserve the existing housing stock. In addition, there are various regional and state organizations that assist local communities enhance their housing stock. Maxfield Research & Consulting finds there are few cities that offer any housing programs across the county. We recommend expanding the toolbox and considering other programs that will aid and improve the housing stock. The following is a sampling of potential programs that could be explored.

CONCLUSIONS AND RECOMMENDATIONS

- 4d Affordable Housing Tax Incentive - Offers rental property owners a 40% tax rate reduction and limited grant assistance for units that remain affordable for ten years. Property owners can invest the savings into updating and maintaining their naturally occurring affordable housing units.
- Architectural Design Services - The local government authority (City, HRA, etc.) partners with local architects to provide design consultation with homeowners. Homeowner pays a small fee for service, while the City/public entity absorbs the majority of the cost. No income restrictions.
- Construction Management Services – Assist homeowners regarding local building codes, reviewing contractor bids, etc. Typically provided as a service by the building department. This type of service could also be rolled into various remodeling related programs.
- Density Bonuses – Since the cost of land is a significant barrier to housing affordability, increasing densities can result in lower housing costs by reducing the land costs per unit. The local government can offer density bonuses as a way to encourage higher-density residential development while also promoting an affordable housing component.
- Fast Track Permitting – Program designed to reduce delays during the development process that ultimately add to the total costs of housing development. By expediting the permitting process costs can be reduced to developers while providing certainty into the development process. Typically, no-cost to the local government jurisdiction.
- Heritage/Historic Preservation – Encourage residents to preserve historic housing stock in neighborhoods with homes with character through restoring and preserving architectural and building characteristics. Typically funded with low interest rates on loans for preservation construction costs.
- Home Fair – Free seminars and advice for homeowners related to remodeling and home improvements. Most housing fairs offer educational seminars and "ask the expert" consulting services. Exhibitors include architects, landscapers, building contractors, home products, city inspectors, financial services, among others.
- Home Improvement Area (HIA) – HIA's allow a townhome or condo association low interest loans to finance improvements to common areas. Unit owners repay the loan through fees imposed on the property, usually through property taxes. Typically, a "last resort" financing tool when associations are unable to obtain traditional financing due to the loss of equity from the real estate market or deferred maintenance on older properties.
- Home-Building Trades Partnerships – Partnership between local Technical Colleges or High Schools that offer building trades programs. Affordability is gained through reduced labor costs provided by the school. New housing production serves as the "classroom" for future trades people to gain experience in the construction industry.

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- Home Sale Point of Sale - City ordinance requiring an inspection prior to the sale or transfer of residential real estate. The inspection is intended to prevent adverse conditions and meet minimum building codes. Sellers are responsible for incurring any costs for the inspection. Depending on the community, evaluations are completed by either city inspectors or third-party licensed inspectors.
- Home Energy Loans – Offer low interest home energy loans to make energy improvements in their homes.
- Household and Outside Maintenance for the Elderly (H.O.M.E.) – Persons 60 and over receive homemaker and maintenance services. Typical services include house cleaning, grocery shopping, yard work/lawn care, and other miscellaneous maintenance requests.
- Inclusionary Housing – Inclusionary housing policies and programs rely on private sector housing developers to create affordable housing as they develop market rate projects. Inclusionary zoning encourages or mandates the inclusion of a set proportion of affordable housing units in each new market rate housing development above a certain size. These programs are popular approaches for local and state governments, in high cost urban areas to encourage the development of affordable housing.
- Infill Lots – The City or HRA purchase blighted or substandard housing units from willing sellers. After the home has been removed, the vacant land is placed into the program for future housing redevelopment. Future purchasers can be builders or the future owner-occupant who has a contract with a builder. Typically, all construction must be completed within an allocated timeframe (one year in most cases).
- Land Banking – Land Banking is a program of acquiring land with the purpose of developing at a later date. After a holding period, the land can be sold to a developer (often at a price lower than market) with the purpose of developing affordable housing.
- Land Trust - Utilizing a long-term 99-year ground lease, housing is affordable as the land is owned by a non-profit organization. Subject to income limits and targeted to workforce families with low-to-moderate incomes. If the family chooses to sell their home, the selling price is lower as land is excluded.
- Live Where You Work - Program designed to promote homeownership in the same community where employees work. City provides a grant to eligible employees to purchase a home near their workplace. Employers can also contribute or match the city's contribution. Participants must obtain a first mortgage through participating lenders. The grant can be allocated towards down payment assistance, closing costs, and gap financing. Some restrictions apply (i.e. length of employment, income, home buyer education, etc.)
- Realtor Forum - Typically administered by City with partnership by local school board. Inform local Realtors about school district news, current development projects, and

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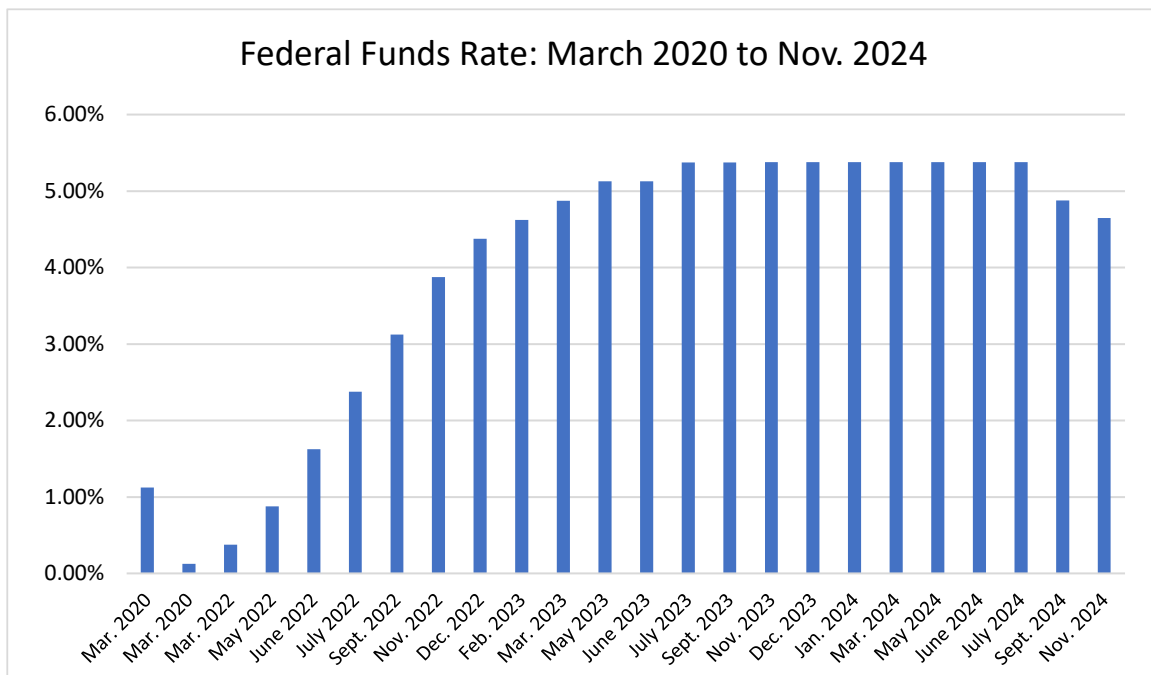
other marketing factors related to real estate in the community. In addition, Realtors usually receive CE credits.

- Remodeling Tours - City-driven home remodeling tour intended to promote the enhancement of the housing stock through home renovations/additions. Homeowners open their homes to the public to showcase home improvements.
- Rental Collaboration – Local government organizes regular meetings with owners, property managers, and other stakeholders operating in the rental housing industry. Collaborative, informational meetings that includes city staff, updates on economic development and real estate development, and updates from the local police, fire department, and building inspection departments.
- Rental License – Licensing rental properties in the communities. Designed to ensure all rental properties meet local building and safety codes. Typically enforced by the fire marshal or building inspection department. Should require annual license renewal.
- Rent to Own - Income-eligible families rent for a specified length of time with the end-goal of buying a home. The public agency saves a portion of the monthly rent that will be allocated for a down payment on a future house.
- Shallow Rent Subsidy: The public agency funds a shallow rent subsidy program to provide program participants living in market rate rentals a rent subsidy (typically about \$100 to \$300 per month).
- Tax Abatement: A temporary reduction in property taxes over a specific time period on new construction homes or home remodeling projects. Encourages new construction or rehabilitation through property tax incentives.
- Tax Increment Financing (TIF): Program that offers communities a flexible financing tool to assist housing projects and related infrastructure. TIF enables communities to dedicate the incremental tax revenues from new housing development to help make the housing more affordable or pay for related costs. TIF funds can be used to provide a direct subsidy to a particular housing project or they can also be used to promote affordable housing by setting aside a portion of TIF proceeds into a dedicated fund from other developments receiving TIF.
- Transfer of Development Rights – Transfer of Development Rights (TDR) is a program that shifts the development potential of one site to another site or different location, even a different community. TDR programs allow landowners to sever development rights from properties in government-designated low-density areas and sell them to purchasers who want to increase the density of development in areas that local governments have selected as higher density areas.
- Waiver or Reduction of Development Fees – There are several fees developers must pay including impact fees, utility and connection fees, park land dedication fees, etc. To

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help facilitate affordable housing, some fees could be waived or reduced to pass the cost savings onto the housing consumer.

- **Inflation.** U.S. inflation rates hit a new 40-year high of nearly 9% in 2022, the biggest yearly increase since December 1981. Rampant price increased for nearly every good and service and specifically energy and food costs are having an impact on American consumers and will eventually affect housing affordability. As a result, the Federal Reserve had been implementing interest rate hikes and increasing borrowing costs to hopefully offset a recession. The Federal Reserve increased rates 11x between March 2022 and July 2023, before cutting rates in September 2024. As interest rates have increased for-sale housing demand has slowed and demand for rental housing has increased. This has resulted in higher housing costs for both buyers and renters. Housing assets are in higher demand during inflationary times as real estate values tend to hedge inflation and investors seek out rental housing assets as equity continues to grow. In the short term, household balance sheets will continue to be stretched as rising costs affect Chisago County residents. This could hinder housing production in the near term as new construction has been more difficult to pencil as developers/investors wait for more interest rate relief. However, the recent rate cut the Federal Reserve and future rate cuts should slowly start to rebalance high housing costs. Finally, the high inflation of homeowners insurance is having a major impact on housing affordability as many homeowners are facing premium increases of 20% or more.



- **Job Growth/Employment.** Historically, low unemployment rates have driven both existing home purchases and new-home purchases and stimulated demand for rental housing. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. The Covid-19 pandemic created a number of new challenges for businesses, workers, and government. These unprecedented challenges had an economic ripple effect across the country as thousands of Americans found themselves out of work with increases in unemployment. As depicted earlier, the unemployment rate in Chisago County has historically been slightly higher than the State of Minnesota and lower than U.S. averages. Unemployment peaked at 6.7% during the pandemic shutdowns but fell quickly down to 2.9% by 2022 and is holding at just over 3% in Fall 2024.

Although a low unemployment rate is generally considered positive news, a very low unemployment rate can be challenging for employers looking to add additional staff. Wages in Chisago County are about 35% lower than the Twin Cities Metro Area; hence the high percentage of Chisago County residents that commute to jobs outside the county. The addition of more jobs, specifically jobs with higher wages, will keep residents working in the county and attract more people to Chisago County. Strong job creation in Chisago County will result in household growth rates that could exceed projections outlined in Table D-3.

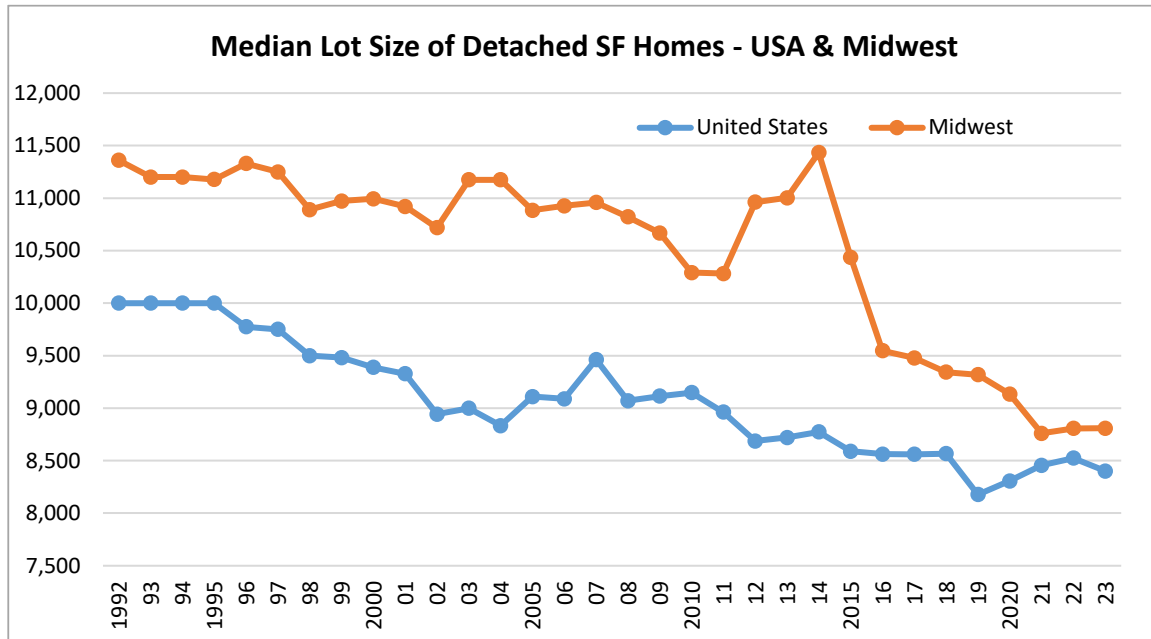
Employers noted there has been a growing movement to relocate to Chisago County since 2020, but that has not necessarily benefited local employers from a staffing perspective as many of the new residents are still working in the Metro Area but in a hybrid or remote basis. The rise of WFH and remote work means that employees can opt to live further away from their workplace as commuting becomes less of a factor.

Finding permanent employees and housing are a challenge as employers expand their workforce. Additional rental units, for both permanent and short-term housing, would likely ease the burden on the employer and provide a more attractive option for potential employees to relocate to the county.

- **Lifestyle Renters.** Historically, householders rented because they couldn't afford to buy or didn't have the credit to qualify for a mortgage. Today that is no longer the case, and many householders are renting by choice. High-income renters represent the fastest growing market segment of the rental market today; having grown 48% over the past decade. Demand is being driven by the Millennials, would-be buyers on the side-lines (due to high sales prices and mortgage rates), and empty nesters. As a result, rental housing is one of the preferred real estate asset classes today across country. Lifestyle renters are attracted to developments offering excellent finishing quality, extensive common area facilities, and typically focus on an environment providing a more social experience. In addition, many households want to rent before they buy in a community so it's important to have ample rental housing stock to meet their needs as they first come to town.
- **Lot Size.** Across the Midwest, and the U.S. there has been a growing trend of lot size compression for decades and especially since the Great Recession of last decade. As illustrated

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in the chart below, the median lot size of a new single-family detached home in the United States sold in 2019 dropped to its smallest size since the Census Bureau has been tracking lot sizes. Nationwide median lot sizes have dropped below 8,200 square feet (0.19 acres) before increasing in 2021 and 2022 from the pandemic. At the same time, lot sizes decreased in the Midwest to the lowest levels recorded in 2021, down about 15% from 2010.



Lot sizes have decreased in part due to increasing raw land prices, lot prices, and rising regulatory and infrastructure costs (i.e. curb and gutter, streets, etc.). As a result, builders and developers have reduced lot sizes to increase density and absorb higher land development costs across more units. Many newer single-family subdivisions across Chisago County have lot widths of about 60 to 70 feet, down from the standard width of 80 to 90 feet prior to the Great Recession. Lot size compression is evident as many newer subdivisions are combating affordability by increasing density. Because some local governments have larger minimum lot size requirements, the cost of housing continues to rise as developers and buyers may be required to purchase a lot this is larger than they prefer. In an effort to curb rising costs, we recommend compressing lot sizes for new construction to help alleviate costs and maintain affordability. At the same time, larger lot sizes and acreages should still be available for buyers who seek out larger lots and acreage properties.

Even though lot size compression continues in some of the communities in Chisago County, feedback from Realtors and other professionals also state a continued desire for larger lot sizes and buyers move to Chisago County for more land and “elbow room” than the Metro Area. At the same time there is also demand for buyers seeking acreage lots in surrounding townships who desire the rural feeling of living in Chisago County.

- **Lot Supply.** Table FS-7 shows the inventory of vacant developed detached lots in newer subdivisions throughout Chisago County. Based on this lot supply and the recent construction activity over the past few years, the current finished lot inventory is inadequate for many communities in the short-term. Although North Branch has the most vacant lots, they are also absorbing lots at a fast pace and the current vacant lot supply is less than two years. The Rush City Submarket has the fewest vacant lots, but only a 1.3 year supply of current lots.

Realtors and builders commented on a dwindling lot supply and the need for new lots to be platted. However, new lots will be more expensive given today's development costs and higher financing costs for land development.

Maxfield Research recommends lot supplies of at least three to five years to meet demand. In addition, there should be a wide variety of lots available, including walkouts, look-outs, flat lots, mature lots, etc. that will appeal to a variety of buyers and price points.

- **Mobility/Outstate Minnesota Lifestyle and Image:** The COVID-19 pandemic fundamentally changed the housing industry and mobility has been at all-time highs since the pandemic. According to Pew Research, 20% of American's moved during the pandemic. Housing suddenly became more than a place to sleep, but the home office, school, gym, and place of entertainment. Generally, households used the pandemic and the work-from-home movement to flee high-cost housing markets and relocated to more affordable housing markets. Mobility trends showed the movement away from urban core neighborhoods or Metro Areas to the suburbs, exurbs, and rural areas. Households moved to lesser denser populated areas, lower tax states, sought larger homes and yards, and traded-up due to the lower cost of housing.

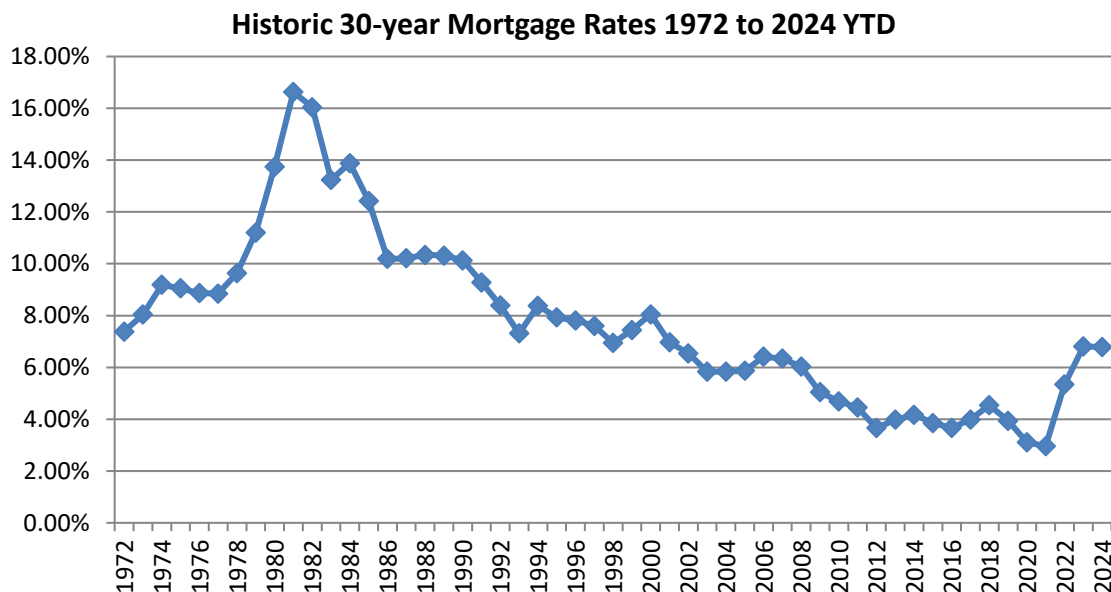
Many communities outside of the Twin Cities experienced strong growth as remote work made the movement to small towns and the "country" viable which was once led by proximity to the office. Outstate Minnesota returnees are often motivated to live closer to family and friends, smaller schools to raises children, slower pace of life, outdoor activities, and finally more affordable housing stock compared to their previous place of residence. It is estimated that families with children accounted for the highest percentage of household types that have moved to smaller cities.

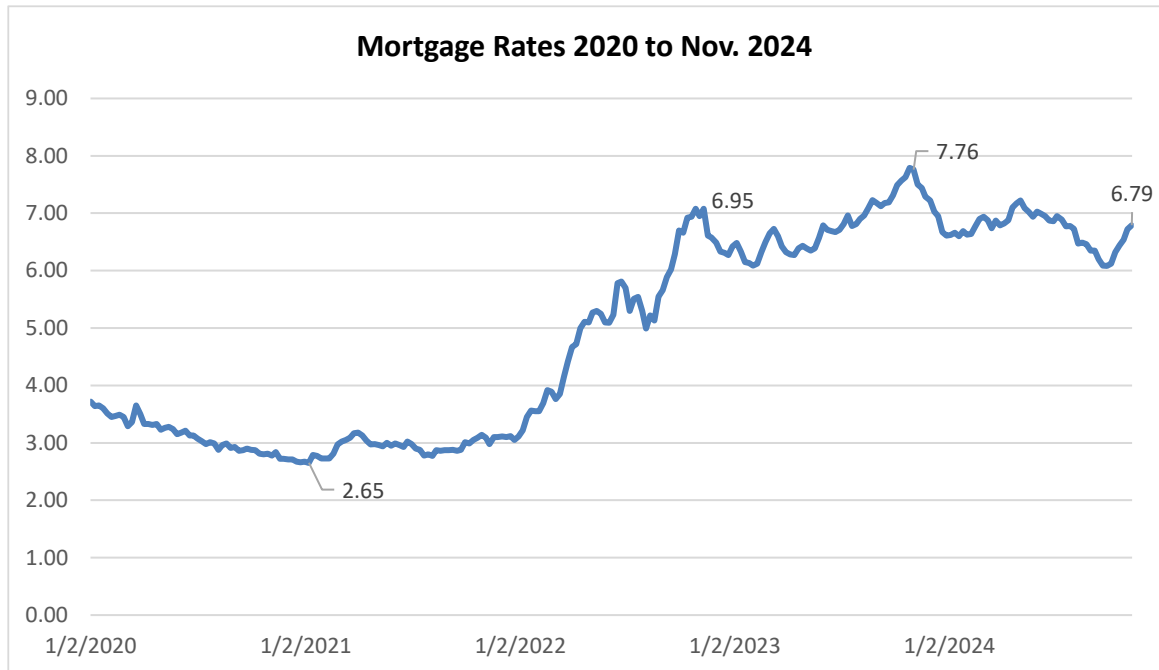
A recent study released in March 2024 shows that across the U.S. the average distance between the employer and the employee increased by 2.7x driven by hybrid and work from home employment options. The movement away from the place of employment is often led by Millennials and often targeting higher-paying professionals that have the option to work remotely or hybrid. Given Chisago County's proximity to the Metro Area gateway to northern Minnesota recreational amenities, Chisago County is well-positioned to capture household growth that traditionally may have located closer into the Twin Cities core. We recommend marketing strategies on branding the county's lifestyle, amenities, schools, and more affordable housing stock.

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- **Mortgage Rates.** Mortgage rates play a crucial part in housing affordability. Lower mortgage rates result in a lower monthly mortgage payment and buyers receiving more home for their dollar. Rising interest rates often require homebuyers to raise their down payment to maintain the same housing costs. Mortgage rates have stayed at historic lows for most of the past decade trending under 4.5% (30-year fixed) since around 2010. At the on-set of the COVID-19 pandemic, rates plummeted to at or near an all-time low under 3% for part of 2020 and most of 2021. However, due to a 40-year high inflation the Federal Reserve began hiking rates in 2022 to slow the economy and curtail inflation. The Federal Reserve has implemented 11 rate hikes over the past two plus years. As a result, the cost of for-sale housing has increased significantly, and many would-be-buyers are on the sidelines and have been priced out of the market. Compared to early in 2022, mortgage payments in Summer of 2024 are on average about 50%+ higher than the beginning of 2022 (3.25% vs. 6.5% - down from 7% from the first half of 2024). As a result, affordability has been crushed and a housing market reset is in play. However, mortgage rates started to fall in summer 2024 but have since trended upwards again in Fall 2024. Mortgage rates are expected to fall in 2025 but likely will be in the 6% range.

The following chart illustrates historical mortgage rate averages as compiled by Freddie Mac. The Freddie Mac Market Survey (PMMS) has been tracking mortgage rates since 1972 and is the most relied upon benchmark for evaluating mortgage interest market conditions. The Freddie Mac survey is based on 30-year mortgages with a loan-to-value of 80%.





- **Private/Public Partnerships (“PPP”).** Private/public partnerships are a creative alliance formed to achieve a mutual purpose and goal. Partnerships between local jurisdictions, the private sector, and nonprofit groups can help communities develop housing products through collaboration that otherwise may not materialize. Private sector developers can benefit through greater access to sites, financial support, and relaxed regulatory processes. Public sectors have increased control over the development process, maximize public benefits, and can benefit from an increased tax base.

A number of communities have solved housing challenges through creative partnerships in a variety of formats. Many of these partnerships involve numerous funding sources and stakeholders. Because of the difficulty financing infrastructure and housing costs, it will likely require innovative partnerships to stimulate housing development.

- **Rental Housing Stock & Single-Family Rentals.** As illustrated in the *Demographic* portion of the report, Chisago has an exceptionally higher home ownership rate as less than 15% of the housing stock is for rental housing. The Rush City Submarket has the highest percentage of renters at 23%, whereas in the Wyoming Submarket has the lowest rental rate with less than 10% renters.

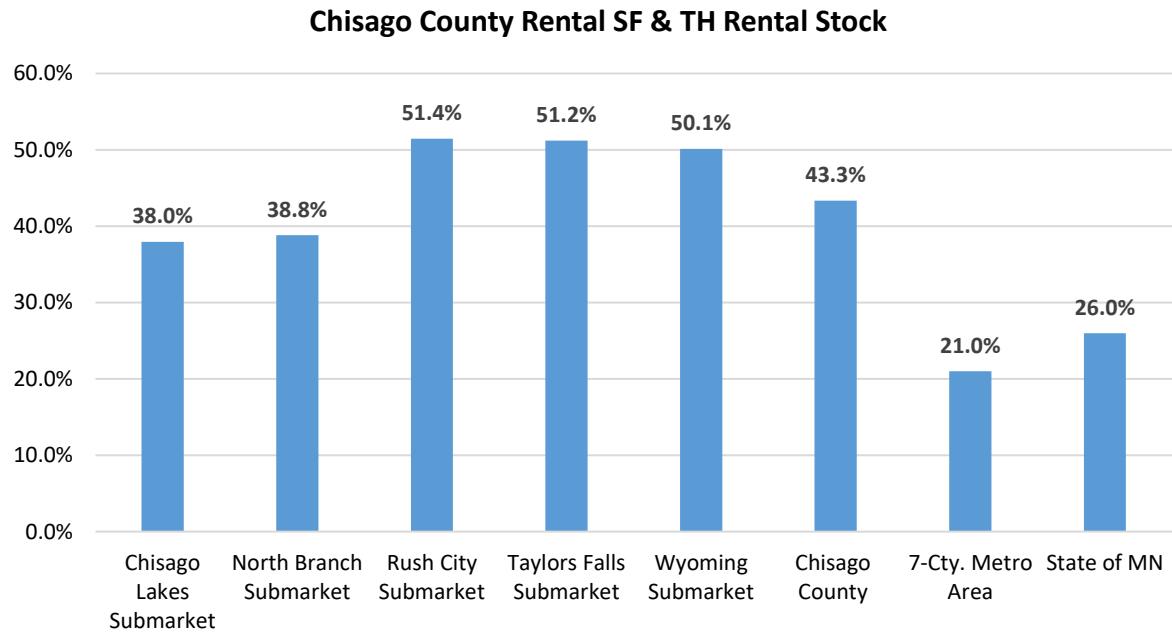
Tables R-2 to R-4 found significantly low vacancies rates: 1.1% for market rate housing, 0.0% for deep subsidized housing, and 2.2% for affordable rental housing. Given the low supply and exceptionally tight rental housing market, there is strong demand for rental housing production all across the county.

Table HC-4 showed that an estimated 33% of the rental housing inventory in Chisago County in 2024 is within single-unit housing structures. Another 10% of rental units were located within an attached structure such as townhome or twin home while about 6% are in duplexes, triplexes, or quads. Nationwide, it is estimated that 25 of the 43 million rental households in the United States (58%) reside in both single-family rentals, townhomes, duplexes, triplexes, and quads. Single-family units, townhomes, and condos make-up about 34% of all rental units in the country and about 43% of Chisago County rentals.

A recent study by Freddie Mac identified the market share of single-family rentals (“SFR”) by ownership type across the country. The study found that 88% of SFR are owned by investors with between 1 and 10 homes. Institutional investors make-up only 1% of the market share today; even though they have the financial backing and are able to acquire larger portfolios.

Demand is strong for SFR by providing renter lifestyle choice and the ability to reside in a detached unit without having to obtain the funds for a down payment on a mortgage. Many single-family renters may consider purchasing; however, the rising costs of real estate and the down payment requirements hinder some renters from making the leap to home ownership. The COVID-19 pandemic increased demand for SFR as renters desire more square footage, green space/yards, separate entrances, and more privacy than traditional multifamily structures.

Single-family rental communities have been one of the hottest real estate products to come out of the pandemic over the past few years. Although this has been slow to develop in the Midwest, some builders incorporate rentals into their single-family subdivisions given the strong demand for detached rental housing products. We recommend exploring purpose-built single-family rental communities or townhomes in the Chisago County communities and zoning codes that permit the project concept.



APPENDIX

Definitions

Absorption Period – The period necessary for newly constructed or renovated properties to achieve the stabilized level of occupancy. The absorption period begins when the first certificate of occupancy is issued and ends when the last unit to reach the stabilized level of occupancy has signed a lease.

Absorption Rate – The average number of units rented each month during the absorption period.

Active Adult (or independent living without services available) – Active Adult properties are similar to a general-occupancy apartment building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing.

Adjusted Gross Income “AGI” – Income from taxable sources (including wages, interest, capital gains, income from retirement accounts, etc.) adjusted to account for specific deductions (i.e. contributions to retirement accounts, unreimbursed business and medical expenses, alimony, etc.).

Affordable Housing – The general definition of affordability is for a household to pay no more than 30% of their income for housing. For this study, we define affordable housing that is income-restricted to households earning at or below 80% AMI, though individual properties can have income-restrictions set at 30%, 40%, 50%, 60% or 80% AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. It is essentially housing affordable to low or very low-income tenants.

Amenity – Tangible or intangible benefits offered to a tenant in the form of common area amenities or in-unit amenities. Typical in-unit amenities include dishwashers, washer/dryers, walk-in showers and closets and upgraded kitchen finishes. Typical common area amenities include detached or attached garage parking, community room, fitness center and an outdoor patio or grill/picnic area.

Area Median Income “AMI” – AMI is the midpoint in the income distribution within a specific geographic area. By definition, 50% of households earn less than the median income and 50% earn more. The U.S. Department of Housing and Urban Development (HUD) calculates AMI annually and adjustments are made for family size.

Assisted Living – Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support

services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

Building Permit – Building permits track housing starts, and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector's satisfaction, the jurisdiction will issue a "CO" or "Certificate of Occupancy." Building permits are a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

Capture Rate – The percentage of age, size, and income-qualified renter households in a given area or "Market Area" that the property must capture to fill the units. The capture rate is calculated by dividing the total number of units at the property by the total number of age, size and income-qualified renter households in the designated area.

Comparable Property – A property that is representative of the rental housing choices of the designated area or "Market Area" that is similar in construction, size, amenities, location and/or age.

Concession – Discount or incentives given to a prospective tenant to induce signature of a lease. Concessions typically are in the form of reduced rent or free rent for a specific lease term, or free amenities, which are normally charged separately, such as parking.

Congregate (or independent living with services available) – Congregate properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. These properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services. Currently, the term "congregate" has been replaced with "independent living" in the marketplace.

Contract Rent – The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease.

Demand – The total number of households that would potentially move into a proposed new or renovated housing project. These households must be of appropriate age, income, tenure and

size for a specific proposed development. Components vary and can include, but are not limited to turnover, people living in substandard conditions, rent over-burdened households, income-qualified households and age of householder. Demand is project specific.

Density – Number of units in a given area. Density is typically measured in dwelling units (DU) per acre – the larger the number of units permitted per acre the higher the density; the fewer units permitted results in lower density. Density is often presented in a gross and net format:

Gross Density – The number of dwelling units per acre based on the gross site acreage.

Gross Density = Total residential units/total development area

Net Density – The number of dwelling units per acre located on the site, but excludes public right-of-ways (ROW) such as streets, alleys, easements, open spaces, etc. *Net Density = Total residential units/total residential land area (excluding ROWs)*

Detached Housing – a freestanding dwelling unit, most often single-family homes, situated on its own lot.

Effective Rents – Contract rent less applicable concessions.

Elderly or Senior Housing – Housing where all the units in the property are restricted for occupancy by persons age 62 years or better, or at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or better and the housing is designed with amenities, facilities and services to meet the needs of senior citizens.

Extremely Low-Income – Person or household with incomes below 30% of Area Median Income, adjusted for respective household size.

Fair Market Rent – Estimates established by HUD of the Gross Rents needed to obtain modest rental units in acceptable conditions in a specific geographic area. The amount of rental income a given property would command if it were open for leasing at any given moment and/or the amount derived based on market conditions that is needed to pay gross monthly rent at modest rental housing in a given area. This figure is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families at financially assisted housing.

**Fair Market Rent
Chisago County - 2024**

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	\$1,174	\$1,327	\$1,622	\$2,188	\$2,478

APPENDIX

Floor Area Ratio (FAR) Ratio of the floor area of a building to area of the lot on which the building is located.

Foreclosure – A legal process in which a lender or financial institute attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by using the sale of the house as collateral for the loan.

Gross Rent – The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease, plus the estimated cost of all utilities paid by tenants. Maximum Gross Rents for Chisago County are shown in the figure below.

Gross Rent Chisago County – 2024					
	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	\$652	\$745	\$838	\$931	\$1,006
50% of median	\$1,087	\$1,242	\$1,397	\$1,552	\$1,677
60% of median	\$1,305	\$1,491	\$1,677	\$1,863	\$2,013
80% of median	\$1,740	\$1,988	\$2,236	\$2,484	\$2,684
100% of median	\$2,175	\$2,485	\$2,795	\$3,105	\$3,355
120% of median	\$2,610	\$2,982	\$3,354	\$3,726	\$4,026

Household – All persons who occupy a housing unit, including occupants of a single-family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household Trends – Changes in the number of households for any particular areas over a measurable period of time, which is a function of new household formations, changes in average household size, and net migration.

Housing Choice Voucher Program – The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Housing choice vouchers are administered locally by public housing agencies. They receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Housing Unit – House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Project-Based Section 8 – A federal government program that provides rental housing for very low-income families, the elderly, and the disabled in privately owned and managed rental units. The owner reserves some or all of the units in a building in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

HUD Section 202 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by elder household who have incomes not exceeding 50% of Area Median Income.

HUD Section 811 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy of persons with disabilities who have incomes not exceeding 50% Area Median Income.

HUD Section 236 Program – Federal program that provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% Area Median Income who pay rent equal to the greater or market rate or 30% of their adjusted income.

Income Limits – Maximum household income by a designed geographic area, adjusted for household size and expressed as a percentage of the Area Median Income, for the purpose of establishing an upper limit for eligibility for a specific housing program. See income-qualifications.

Inflow/Outflow – The Inflow/Outflow Analysis generates results showing the count and characteristics of worker flows in to, out of, and within the defined geographic area.

Low-Income – Person or household with gross household incomes below 80% of Area Median Income, adjusted for household size.

Low-Income Housing Tax Credit – A program aimed to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and rents on these units be restricted accordingly.

Market Analysis – The study of real estate market conditions for a specific type of property, geographic area or proposed (re)development.

Market Rent – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in a given area or “Market Area” considering its location, features and amenities.

Market Study – A comprehensive study of a specific proposal including a review of the housing market in a defined market or geography. Project specific market studies are often used by developers, property managers or government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what housing needs, if any, existing within a specific geography.

Market Rate Rental Housing – Housing that does not have any income-restrictions. Some properties will have income guidelines, which are minimum annual incomes required in order to reside at the property.

Memory Care – Memory Care properties, designed specifically for persons suffering from Alzheimer’s disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer’s disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver’s concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Migration – The movement of households and/or people into or out of an area.

Mixed-Income Property – An apartment property contained either both income-restricted and unrestricted units or units restricted at two or more income limits.

Mobility – The ease at which people move from one location to another. Mobility rate is often illustrated over a one-year time frame.

Moderate Income – Person or household with gross household income between 80% and 120% of the Area Median Income, adjusted for household size.

Multifamily – Properties and structures that contain more than two housing units.

Naturally Occurring Affordable Housing – Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered “naturally-occurring” or “unsubsidized affordable” units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such

as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

Net Income – Income earned after payroll withholdings such as state and federal income taxes, social security, as well as retirement savings and health insurance.

Net Worth – The difference between assets and liabilities, or the total value of assets after the debt is subtracted.

Pent-Up Demand – A market in which there is a scarcity of supply and as such, vacancy rates are very low or non-existent.

Population – All people living in a geographic area.

Population Density – The population of an area divided by the number of square miles of land area.

Population Trends – Changes in population levels for a particular geographic area over a specific period of time – a function of the level of births, deaths, and in/out migration.

Project-Based Rent Assistance – Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Redevelopment – The redesign, rehabilitation or expansion of existing properties.

Rent Burden – Gross rent divided by adjusted monthly household income.

Restricted Rent – The rent charged under the restriction of a specific housing program or subsidy.

Saturation – The point at which there is no longer demand to support additional market rate, affordable/subsidized, rental, for-sale, or senior housing units. Saturation usually refers to a particular segment of a specific market.

Senior Housing – The term “senior housing” refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives. Maxfield Research Consulting classifies senior housing into four categories based on the level of support services. The four categories are: Active Adult, Congregate, Assisted Living and Memory Care.

Short Sale – A sale of real estate in which the net proceeds from selling the property do not cover the sellers’ mortgage obligations. The difference is forgiven by the lender, or other arrangements are made with the lender to settle the remainder of the debt.

Single-Family Home – A dwelling unit, either attached or detached, designed for use by one household and with direct street access. It does not share heating facilities or other essential electrical, mechanical or building facilities with another dwelling.

Stabilized Level of Occupancy – The underwritten or actual number of occupied units that a property is expected to maintain after the initial lease-up period.

Subsidized Housing – Housing that is income-restricted to households earning at or below 30% AMI. Rent is generally based on income, with the household contributing 30% of their adjusted gross income toward rent. Also referred to as extremely low-income housing.

Subsidy – Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract/market rate rent and the amount paid by the tenant toward rent.

Substandard Conditions – Housing conditions that are conventionally considered unacceptable and can be defined in terms of lacking plumbing facilities, one or more major mechanical or electrical system malfunctions, or overcrowded conditions.

Target Population – The market segment or segments of the given population a development would appeal or cater to.

Tenant – One who rents real property from another individual or rental company.

Tenant-Paid Utilities – The cost of utilities, excluding cable, telephone, or internet necessary for the habitation of a dwelling unit, which are paid by said tenant.

Tenure – The distinction between owner-occupied and renter-occupied housing units.

Turnover – A measure of movement of residents into and out of a geographic location.

Turnover Period – An estimate of the number of housing units in a geographic location as a percentage of the total house units that will likely change occupants in any one year.

Unrestricted Units – Units that are not subject to any income or rent restrictions.

Vacancy Period – The amount of time an apartment remains vacant and is available on the market for rent.

Workforce Housing – Housing that is income-restricted to households earning between 80% and 120% AMI. Also referred to as moderate-income housing.

Zoning – Classification and regulation of land use by local governments according to use categories (zones); often also includes density designations and limitations.



Council Communication

Date: March 13, 2025

Presented to: Mayor Iverson and City Council Members

Presented by: Grant MacFarlane, Assistant City Administrator

Department: Administration

Reference: Fireside Park Project

Method: New Business

Background Information:

In 2024, the City of Wyoming's Park Advisory Commission began exploratory discussions on a potential park project at Fireside Park. Fireside Park was selected as the site for the next park project based on recommendations from the Park and Trail Master Plan, which was formally approved in 2022. This plan analyzed all the parks within our community and provided assessment rankings for each park. The Master Plan identified Fireside Park as the community park which was in the most serious need of improvements based on the condition and age of its equipment.

The Park Advisory Commission authorized the creation and distribution of a Fireside Park Survey to engage members of the community in the planning process for Fireside Park. Questions included in the survey were related to preferred amenities, style of playstructure, and the ideal use age of the park. A total of 155 mailers were distributed to Wyoming residents that lived west of Highway 35 and south of 262nd Street (262nd included). This radius was selected for the mailing list due to their proximity to the park.

A request for quotes was then sent to ten playground manufacturers. The request stated that the total budget for the project was \$70,000 and that all quotes were to include concrete borders, engineered wood fiber, a play structure, and the cost of installation for all equipment. The Park Advisory Commission received responses from six of the ten manufacturers. The six manufacturers provided a total of ten project designs, with some providing as many as three. The Commissioners reviewed these proposals at their regular meeting on March 3, 2025.

Proposals were received from the following playground manufacturers (in alphabetical order):

- Kompan, Inc.
- MWP Recreation
- Northland Recreation
- ProPlaygrounds
- St. Croix Recreation
- Webber Recreation



CITY OF WYOMING

P.O. Box 188, 26885 Forest Blvd., Wyoming, MN 55092
Phone: 651-462-0575 Fax: 651-462-0576

The Park Advisory Commission has recommended that the Wyoming City Council approve the proposal from St. Croix Recreation in the amount of \$70,000 with the addition of an ADA swing. The ADA swing costs \$1,107.00 and will bring the total cost of the project to \$71,107.00. This project will be paid for using the Gambling Proceeds fund. Below is a synopsis on the St. Croix proposal, with full details attached.

St. Croix Recreation / Burke

St. Croix Recreation is a playground manufacturer operating out of Stillwater Minnesota. St. Croix Recreation's proposal is for a play structure that is significantly larger than the budget would typically allow. However, the proposed structure was manufactured and assembled for the recent National American Structural Landscape Architects exposition in Minneapolis. It has since been disassembled and stored safely. The product has received a significant discount due to having been "used" at the convention, even though the use was quite minimal.

Anticipated lead time for the project would be 4-5 weeks from receipt of order or can be scheduled at a different date to best meet the needs of the city.

Their proposal includes:

- Concrete Borders
- Engineered wood fiber
- Equipment Installation
- Seven separate play structures for ages 2-12 play

Recommendation: To approve Resolution 25-03-27 a resolution authorizing the purchase of Fireside Park Equipment from St. Croix Recreation in the amount of \$71,107.00.



CITY OF WYOMING

P.O. Box 188, 26885 Forest Blvd., Wyoming, MN 55092
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Contents

- Introduction
- Letter from the President
- Project Requirements
- Design Rationale
- Solution Proposal
- **Option 1** Site Plan, Renders, Quote, Product Details
- **Option 2** Site Plan, Renders, Quote, Product Details
- **Option 3** Site Plan, Renders, Quote, Product Details
- Reference Sites
- Project Team
- THANK YOU



Introduction

City of Wyoming,

On behalf of KOMPAN, it is a pleasure to provide our proposal for this project, from specific site work to quality play equipment. We have listened to your project requirements and created a proposal with three options, based on budgetary expectations, and Park Commission requests.

Using over 50 years of experience in playground design, it is important to KOMPAN that the users of our playgrounds are safe, have fun, and feel socially included. With this in mind, our products are designed to stimulate children's development physically, intellectually, socially, cognitively, and emotionally.

KOMPAN is a member in good standing of the International Playground Equipment Manufacturer's Association (IPEMA). Through IPEMA's third party validator TÜV SÜD, IPEMA certification assures compliance of our play equipment to ASTM F1487 for the US and CSA Z614 for Canada. Playground surfacing materials are also validated through IPEMA. All equipment manufactured by KOMPAN is to ISO 140001 requirements. The sustainability credentials of our products are verified by Bureau Veritas.

We look forward to helping you develop the best possible space for your community.

Please do not hesitate to contact me should you require anything else, and I look forward to working closely with you in the future.

Yours sincerely,
for and on behalf of KOMPAN Ltd.

Shannon Clochie
Direct Sales Representative, Minnesota
Email: shaclo@kompan.com
Tel: 612-494-3136



Letter from the President

Dear Grant MacFarlane and City of Wyoming Park Advisory Commission,

I hope this letter finds you well. My name is Jethro Montzka, and I am writing to you with a deep sense of gratitude and excitement. I had the privilege of growing up in Wyoming, MN attending elementary school there (way back when the schoolhouse was located in the town center), and cherishing countless memories at the playgrounds. In fact, not far from Fireside Park is where I played my first games of T-ball! Today, I am honored to serve as the President of KOMPAN, the world's largest playground and fitness solutions provider.

It has always been my ambition and dream to give back to the community that laid the foundation for my life. The news of a new playground being planned for Fireside Park fills me with joy and a desire to contribute to this wonderful initiative. I believe that playgrounds are not just places for children to play; they are vital spaces for community building, learning, and growth.

Thank you for considering KOMPAN to support this opportunity. I look forward to the possibility of working together to create something truly special for the community.

Warm regards,

Jethro Montzka
President





Project Requirements

Budget USD \$70,000.00 to include...

- Engineered Wood Fiber
- Curbing
- Play Equipment
- Installation for all the above
- Mix of Play Equipment to be suitable for a wide range of ages
- Swings Included
- Independent Play features
- Nature Theme



Design Rationale

KOMPAN believes that the best designed play areas not only provide a space for communities to come together, but a space for children to let their imaginations run wild. **'PLAY THE KOMPAN WAY'** helps us achieve this in the most effective way possible. This is comprised of three factors; **WOW, STAY & DEVELOP**... Giving us a gateway to fantastic play area solutions.

For the City of Wyoming at Fireside Park, we felt that these three distinct factors were required to produce the best play area options for the site, and for the children.

WOW

The WOW is found in the unique material selections of our naturally rot resistant, robust Robinia hardwood or our play structure made with EcoCore panels from recycled material – each solution providing a respect and connection with nature, multiple climbing types, unique features and thrilling independent pieces. The options we are providing have tremendous play value, kids won't know where they want to begin their play!

The net play will bring thrilling climbing. The unique pieces will excite the youngest park goers and the different play options will benefit all!

STAY

There is so much to do and activities to try, there will never be a bored child. Beyond the obvious, there are small details everywhere that will keep all ages engaged physically and cognitively.

Physically, you will find static and dynamic climbing features, balancing opportunities, spinning, springing, swinging and sliding.

Cognitively, there are outlets for creativity, problem solving, turn-taking, cause and effect and even areas for socializing.

Research has proven that kids stay on KOMPAN play equipment longer than other play equipment.

DEVELOP

The many different climbing and balancing options give kids endless challenges to accomplish visit after visit.

Even the Garden Seesaw and Parkour 4 have various ways to approach, for different levels of ability.

We want Fireside Park to be a place where kids can't wait to visit – a hidden gem in the City of Wyoming. Where they will feel the **WOW**, where they will want to **STAY** and play again and again, and where they will **DEVELOP** great relationships along with physical and cognitive skills. We truly hope we can work with you to bring this to life and your wonderful community!





Solution Proposal

Providing two main options with equipment suitable for various ages to include swinging, independent play and a connection to nature through material and equipment selection. A third option is shown as an alternate, sharing extra play options at a slightly higher price point – for reference purposes.

- **OPTION 1**

Robinia Nature Play

To accomodate 45+ users
Ages 2-12

- **OPTION 2**

EcoCore Structure

To accomodate 45+ users
Ages 2-12

- **OPTION 3**

Robinia Nature Play 2.0 | Alternate

Price and product selections may be adjusted.

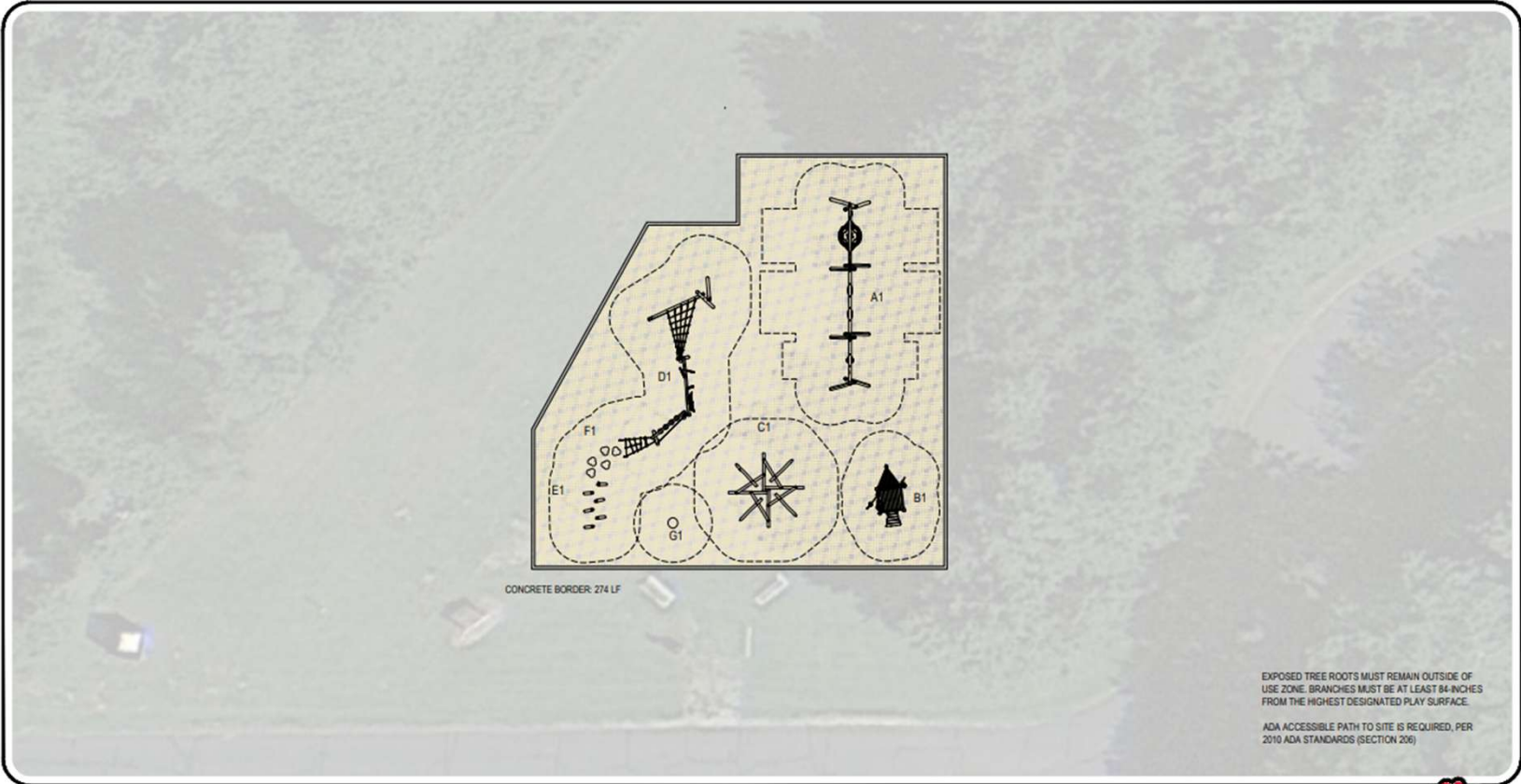
To accomodate 51+ users
Ages 2-12



Fireside Park: Option 1



Showing Fall Zones



#	Product Number	Product Name	MPH	Count
A	NRO25-CUSTOM 2024153	Custom Swing	77"	1
B	NRO33-ss01	Glass Sandcastle	17"	1
C	NRO25-ss01	Climbing Pyramid	2'4"	1
D	NRO25-ss01	Parabola 4	8'11"	1
E	NRO25-ss01	Silly	3'7"	1
F	NRO25-ss01	Waterline Balance Post - 5 Pcs	1'1"	1
G	EL43024-4x17G8	Summer Bowl	2'2"	1

EWF AREA: 4392 SF

FIRESIDE PARK

26885 Forest Blvd.
Wyoming, MN 55092
Site Plan - Option 1



MANUFACTURER'S SHOP DRAWING

FOR USE BY CONTRACTOR, ARCHITECT, OR OTHER PROFESSIONAL OR RECORD USE. THESE DRAWINGS ARE NOT TO BE USED FOR ANY OTHER PURPOSES. ANY CHANGES TO THE ORIGINAL DRAWINGS MUST BE APPROVED BY THE MANUFACTURER. ANY CHANGES TO THE ORIGINAL DRAWINGS MUST BE APPROVED BY THE MANUFACTURER.

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REVISION	DATE	REVISION
DESIGN	2024/05/15	K1.0
REV. NO.	REV. DATE	REVISION NOTES
-	-	-

Fireside: Option 1





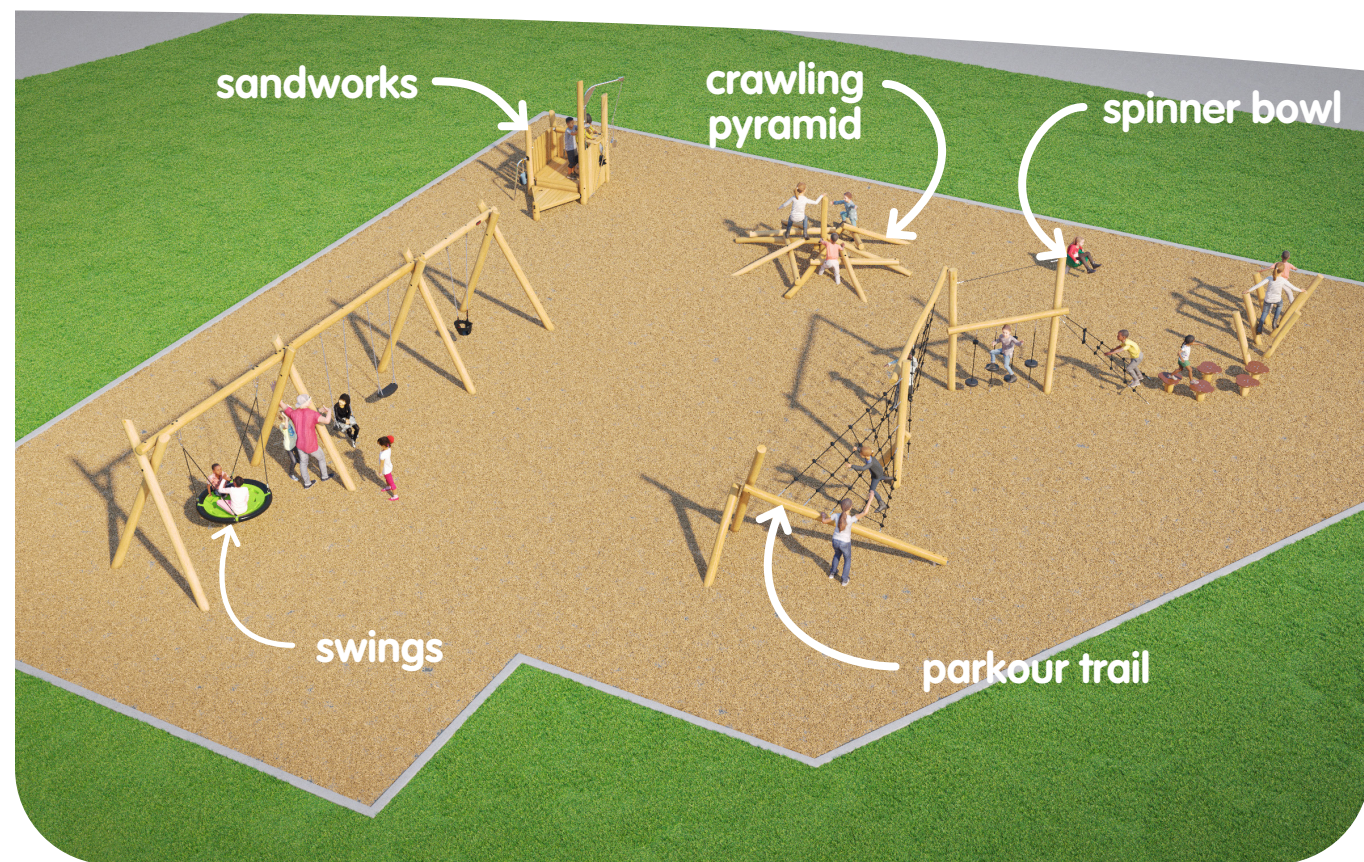
Fireside Park: Option 1





Fireside Park

2-12 years	46 users	13 activities
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Fireside: Option 1, Quote

Project Name US326090 Fireside Park

No.	Description	Qty Unit	Unit Price	Discount %	Net Price
Equipment					
NRO925-CUSTOM	Swing Frame, 5 seats - Variant 20341753	1 Pieces	12,650.00	59.79	5,087.00
					
NRO533-1001	Oasis Sandworks - Untreated In-ground 100cm	1 Pieces	17,400.00	61.00	6,786.76
					
NRO826-0801	Crawling Pyramid - Untreated In-ground 80cm	1 Pieces	5,220.00	70.77	1,525.71
					
NRO854-1001	Parkour 4 - Untreated In-ground 100cm	1 Pieces	11,200.00	60.21	4,455.98
					
NRO806-0601	Stilts - Untreated In-ground 60cm	1 Pieces	2,110.00	61.37	815.18
					
NRO822-0601	Waterlilies Balance Post - Untreated In-ground 60cm	5 Pieces	400.00	61.41	771.80
					
ELE400024-3717GR	Spinner Bowl - Green In-ground 90cm	1 Pieces	1,260.00	64.69	444.92
					
FREIGHT	Freight	1 Pieces	8,752.70		8,752.70
US ROBINIA SERVICE	Robinia Service Program included in sales price				
INSTALL SPECIAL	Installation of Kompan Equipment, EWF, Borders	1 Pieces	32,560.00		32,560.00
US-APS-BORDER12	12" Playground Border with Spike Black Plastic	69 Pieces	45.00	44.44	1,725.00
					
EXTRA SALES FREIGHT	Freight for Borders	1 Pieces	670.00		670.00

Description	Qty	Retail Price	Discount	Net Price
No. of Products	80			
Subtotal - Products		54,945.00	33,332.65	21,612.35
Subtotal - Installation		32,560.00		32,560.00
Subtotal - Freight		9,422.70		9,422.70
Total USD				63,595.05

**\$106,094.70 of Product
Selling to the City for**

\$63,595.05

Concrete Curbing upgrade: + \$13,850.00 (discounted, \$5,000.00 in savings).

***In an effort to meet your budget and provide the City of Wyoming with a beautiful playground that will stand the test of time, we are offering our products at **cost**.**

Fireside: Option 1 , Product Details



Parkour 4



Oasis



Crawling Pyramid

"fire pit" resemblance.
Perfect for Fireside Park!



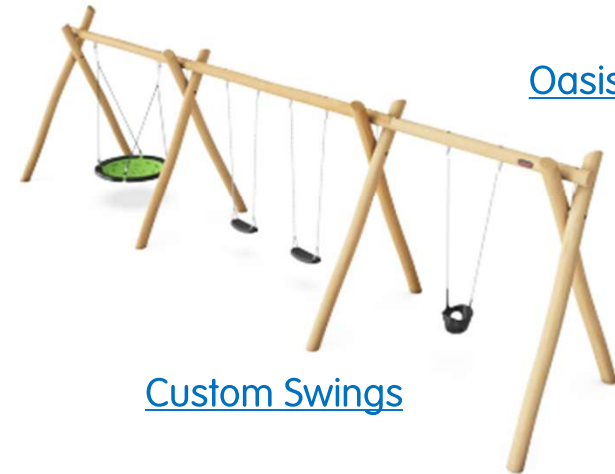
Stilts



Waterlilies Balance Posts



Spinner Bowl

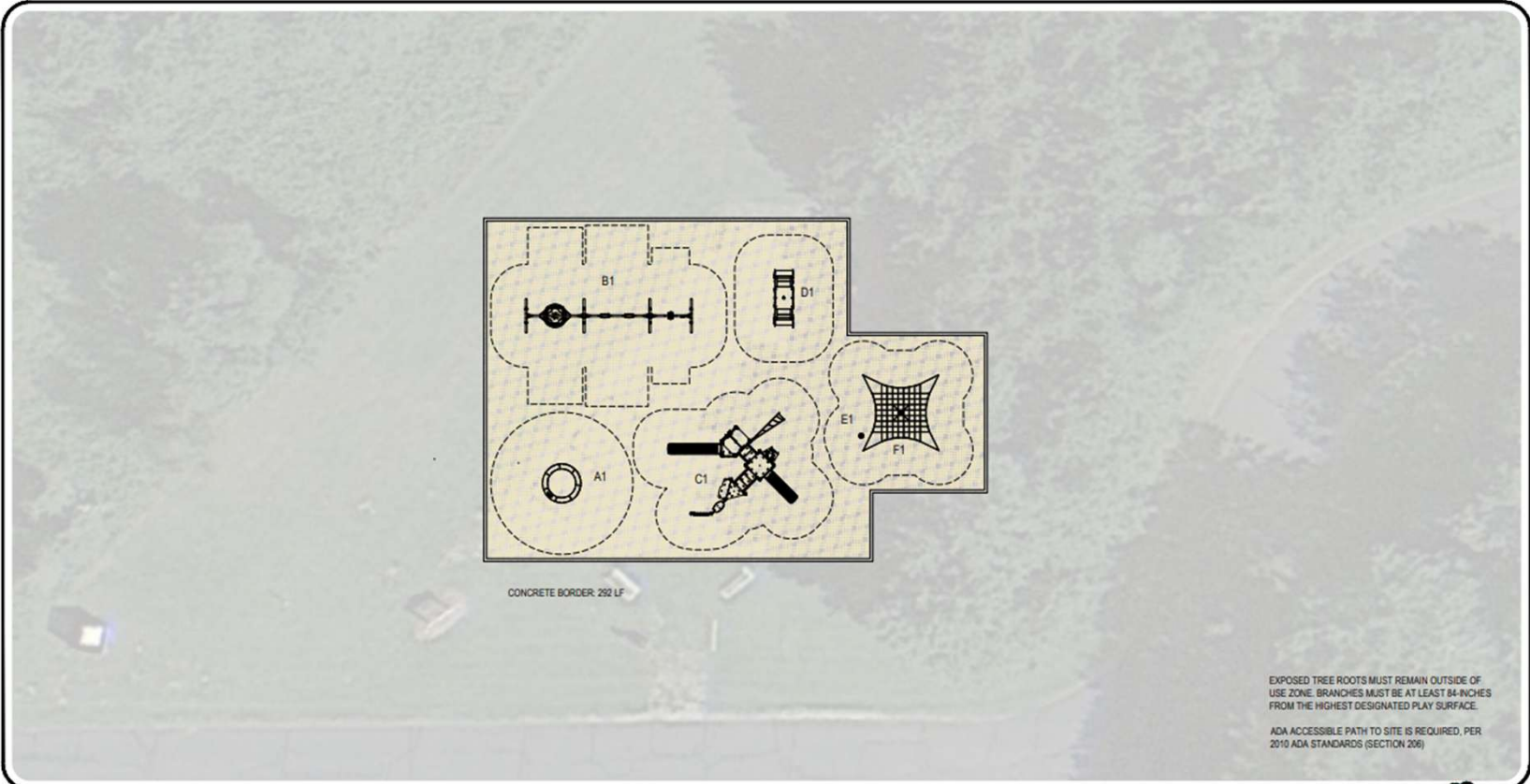


Custom Swings

Fireside Park: Option 2



Showing Fall Zones



EXPOSED TREE ROOTS MUST REMAIN OUTSIDE OF USE ZONE. BRANCHES MUST BE AT LEAST 84-INCHES FROM THE HIGHEST DESIGNATED PLAY SURFACE.

ADA ACCESSIBLE PATH TO SITE IS REQUIRED, PER 2010 ADA STANDARDS (SECTION 206)

#	Product Number	Product Name	M/F/H	Count
A	GRV98013-ss17	Superman	7'6"	1
B	K388925-CUSTOM_30342602	Custom Swing	7'11"	1
C	PC211132-CUSTOM_30342614	Custom Yellowstone	7'3"	1
D	M18801-ssP	Garden Seesaw	3'3"	1
E	M80422-ss17	Slipping Pile, 1/8	10'	1
F	CORG48011-ss03	Small Play Hut	4'7"	1

EWF AREA: 4413 SF

FIRESIDE PARK

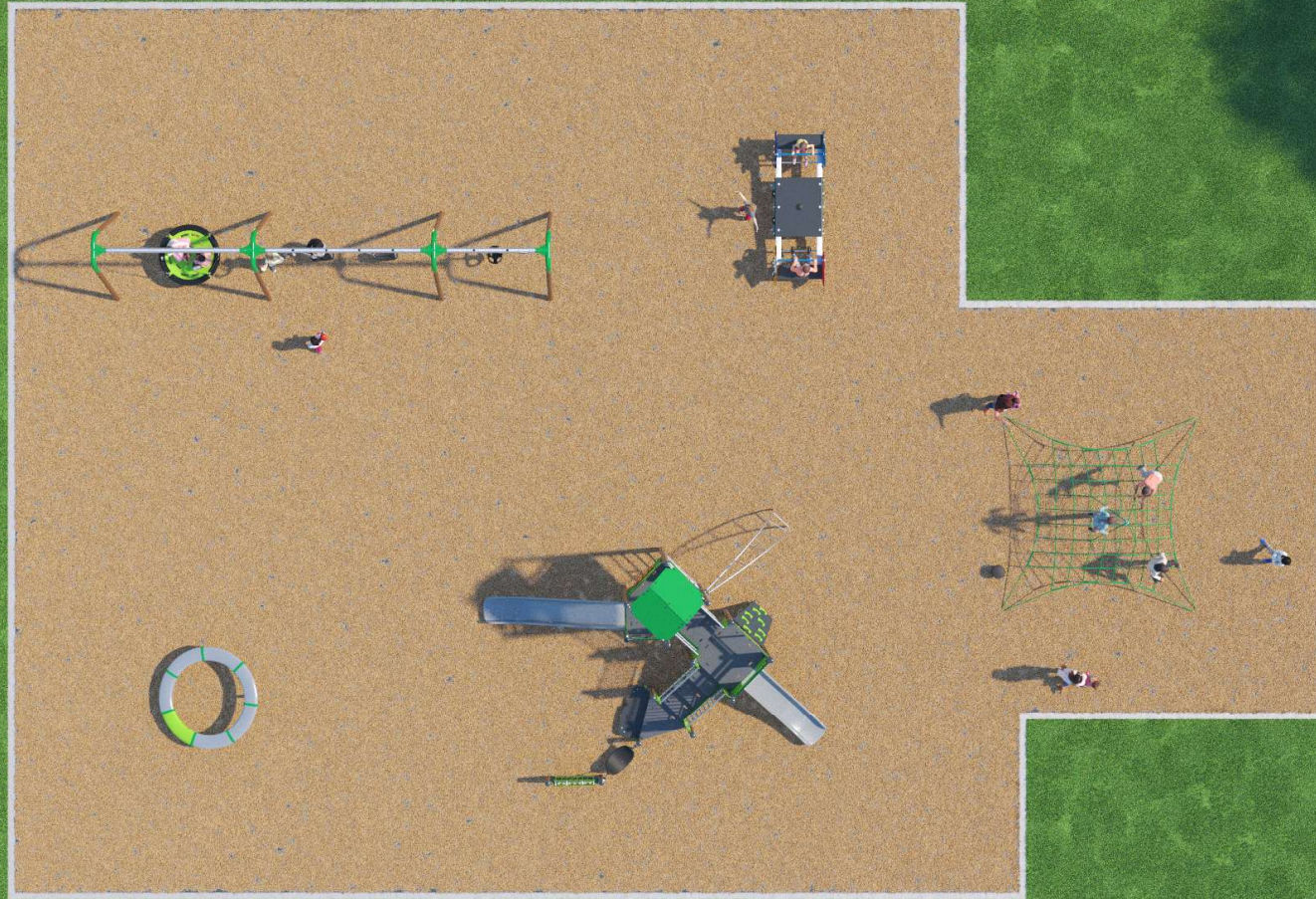
26885 Forest Blvd.
Wyoming, MN 55092
Site Plan - Option 3



MANUFACTURER'S SHOP DRAWING:
FOR USE BY CONTRACTOR, ARCHITECT, OR DESIGN PROFESSIONAL OF RECORD AND EXISTING SITES. KOMPAN SHALL NOT BE RESPONSIBLE FOR ANY CHANGES TO THE DESIGN OR CONSTRUCTION OF THE PROJECT. KOMPAN SHALL NOT BE RESPONSIBLE FOR ANY CHANGES TO THE DESIGN OR CONSTRUCTION OF THE PROJECT. KOMPAN SHALL NOT BE RESPONSIBLE FOR ANY CHANGES TO THE DESIGN OR CONSTRUCTION OF THE PROJECT.

DESIGN REPRESENTATIVE			SHEET	
Sharon Caste			K1.0	
REVIEW BY	DESIGN BY	DATE	REVISION NOTES	
REV. NO.	REV. BY	REV. DATE		

Fireside: Option 2





Fireside Park: Option 2





Fireside Park

2-12 years	60 users	16 activities
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Fireside: Option 2, Quote

Project Name US326090 Fireside Park

No.	Description	Qty	Unit	Unit Price	Discount %	Net Price
Equipment						
GXY960012-3417	Supernova - Grey/Lime Green In-ground 60cm	1	Pieces	9,450.00	75.61	2,305.18
						
KSW925-CUSTOM	Custom - Swing Frame, 5 Seat, 8 ft H 20342502	1	Pieces	9,250.00	50.97	4,535.00
						
PCE211134-CUSTOM	PCE211134 CUSTOM VARIANT 20342514	1	Pieces	31,120.00	66.77	10,340.00
						
M18601-01P	Garden Seesaw In-ground 40cm	1	Pieces	7,960.00	65.78	2,723.95
						
M87402-3617	Stepping Pod, 1 ft In-ground 80cm	1	Pieces	510.00	66.19	172.41
						
COR234011-1103	Small Play Net - Green In-ground 110cm	1	Pieces	10,500.00	70.28	3,120.78
						
INSTALL SPECIAL	Installation of Kompan Equipment, Provide and Install 219 CY Compacted EWF, 73 Black Plastic Borders	1	Pieces	37,125.00		37,125.00
US-APS-BORDER12	12" Playground Border with Spike Black Plastic	73	Pieces	45.00	44.44	1,825.00
						
EXTRA SALES FREIGHT	Freight for Borders	1	Pieces	670.00		670.00

Description	Qty	Retail Price	Discount	Net Price
No. of Products	79			
Subtotal - Products		72,075.00	47,052.68	25,022.32
Subtotal - Installation		37,125.00		37,125.00
Subtotal - Freight		7,815.25		7,815.25
Total USD				69,962.57

**\$126,806.25 of Product
Selling to the City for**

\$69,962.57

Concrete Curbing upgrade: + \$13,850.00 (discounted, \$5,000.00 in savings).

*In an effort to meet your budget and provide the City of Wyoming with a beautiful playground that will stand the test of time, we are offering our products at **cost**.

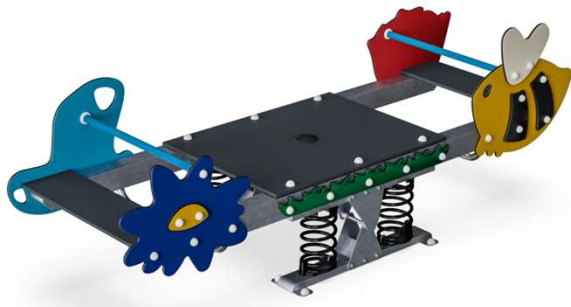
Fireside: Option 2, Product Details

Main Structure



[Custom Yellowstone Structure](#)

Fireside: Option 2, Product Details



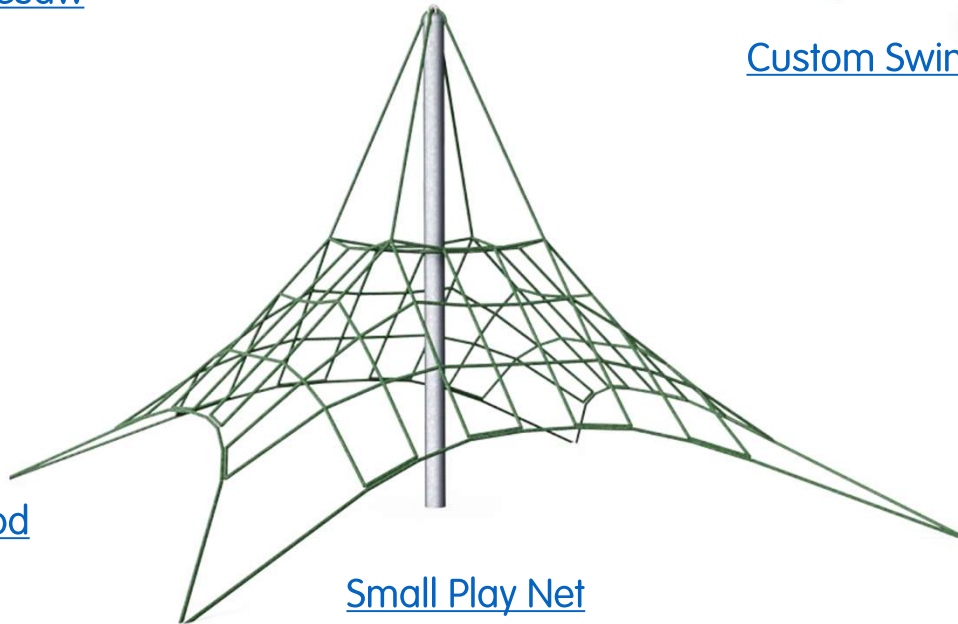
[Garden Seesaw](#)



[Custom Swings](#)



[Stepping Pod](#)



[Small Play Net](#)



[Supernova](#)

KOMPAN
Let's play

CONCRETE BORDER: 263 LF

EXPOSED TREE ROOTS MUST REMAIN OUTSIDE OF USE ZONE. BRANCHES MUST BE AT LEAST 84-INCHES FROM THE HIGHEST DESIGNATED PLAY SURFACE.

ADA ACCESSIBLE PATH TO SITE IS REQUIRED, PER 2010 ADA STANDARDS (SECTION 206)

EWF AREA: 4282 SF**FIRESIDE PARK**

0 16 32

1/16"=1'-0" ON 11" x 17" SHEET

MANUFACTURER'S SHOP DRAWING

FOR USE BY CONTRACTOR, ENGINEER, OR DESIGN PROFESSIONAL OF RECORD, SEE BIDDING SALES PROPOSAL FOR COMPLETE SCOPE. THIS PROVIDED BY KOMPAS OR REPRESENTING AGENCY. COMPROMISING PLAN AND SCOPE WITH KOMPAS SALES REP OR PROJECT MANAGER PRIOR TO WORK. REVIEW, PERMITTING, OR CONSTRUCTION.

TO BE READ CONTINGENTLY WITH KOMPAS STANDARDS FOR SITE PREPARATION MATERIALS AND INSTALLATION PROCEDURES. PROVIDED AFTER EQUIPMENT PURCHASE. A COMPLIANT PLATFORM TO KOMPAS STANDARDS MUST SATISFY ALL REQUIREMENTS IN THE CODE OF CONDUCT.

SLAB-ON-TYPE JOISTS OTHERWISE NOTED FOR SURFACE SLAB OPTIONS, THE CONCRETE REQUIREMENTS MAY BE UP TO 67% OF 2,800 PSI MINIMUM COMPRESSIVE STRENGTH IN CONTACT WITH KONGHAUS FOR SPECIFIC PROJECT REQUIREMENTS. ALL COMPLETE STRUCTURES UNDER REQUIRE A 2% MINIMUM OF 2% MINIMUM TO OPTIMAL SPECIFICATION FOR EACH KONGHAUS STRUCTURE MAY BE FOUND AT KONGHAUS.COM/CONCRETE

IMPROVING OF PLAY AREA, BUS AND ORIENTATED LOCATIONS OF ALL EXISTING UTILITIES, EQUIPMENT AND SITE FURNISHINGS TO BE FIELD VERIFIED PRIOR TO CONSTRUCTION.

PREPARED AND PRINTED IN USA BY KOMPAS & ZUK KOMPAS, INC. AUSTRALIA. TEL: 08-855-64749

KOMPAN!
Let's play

SALES REPRESENTATIVE Shannon Cloche			SHEET K1.0
REVIEW BY DESIGN	DRAWN BY AnaRit	DATE 02/04/2025	
REV. NO. ..	REV. BY ..	REV. DATE ..	
			REVISION NOTES

Fireside: Option 3, Alternate





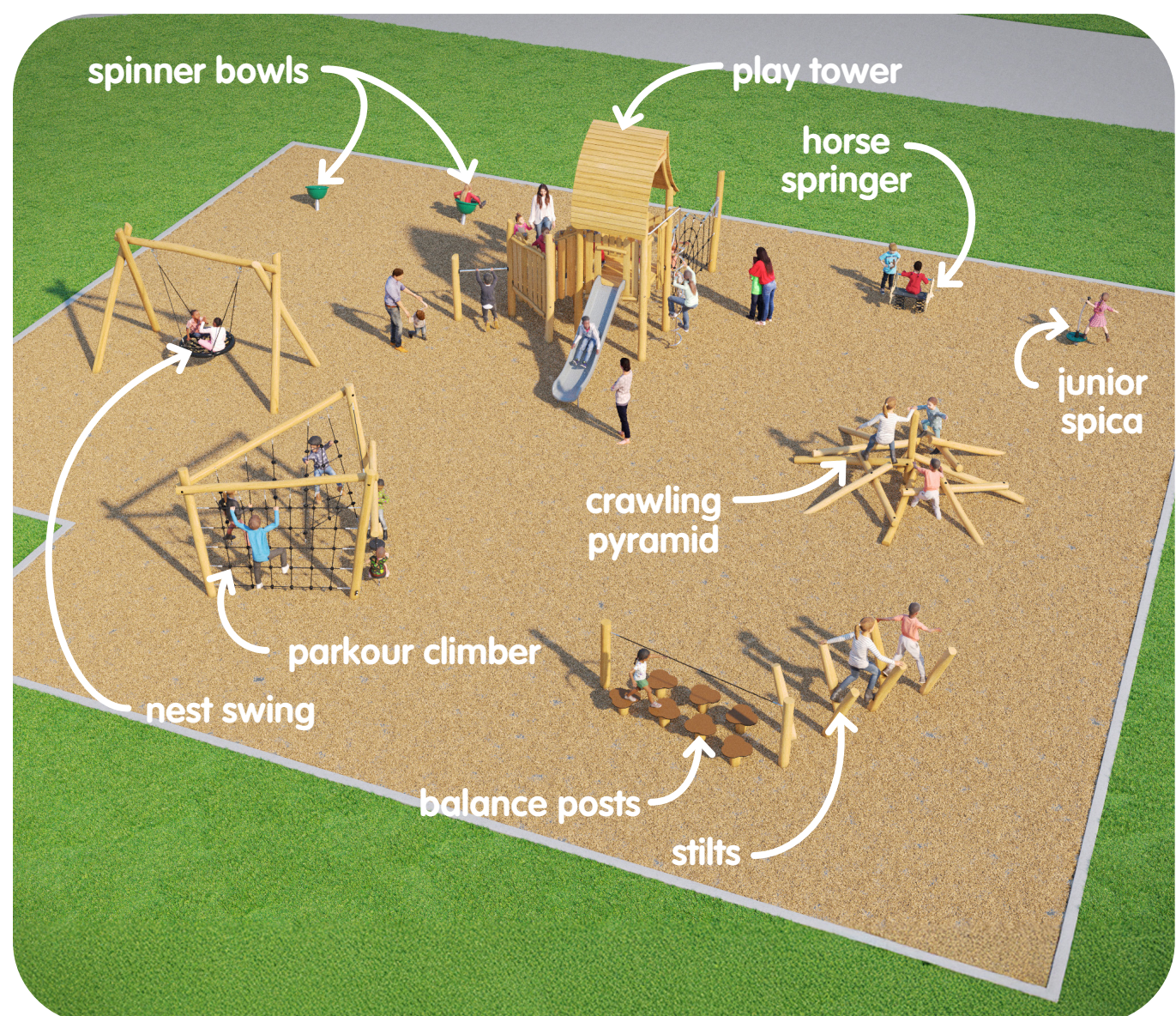
Fireside Park: Option 3, Alternate





Fireside Park

2-12 years	51 users	14 activities
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Fireside: Option 3, Alternate Quote



Project Name		US326090 Fireside Park			
No.	Description	Qty Unit	Unit Price	Discount %	Net Price
Equipment					
PCM106-0401	DOUBLE HORSE SPRINGER IN-GROUND 40CM	1 Pieces	1,670.00	58.89	686.52
					
NRO2006-1001	Tower with Spider Net - Untreated In-ground 100cm	1 Pieces	39,000.00	60.53	15,392.13
					
NRO911-1101	Birds Nest Swing - Untreated In-ground 110cm	1 Pieces	7,270.00	65.26	2,525.55
					
NRO826-0811	Crawling Pyramid - Brown Pigmented In-ground 80cm	1 Pieces	5,730.00	63.81	2,073.67
					
NRO832-0903	Balance Posts with Rope - Untreated In-ground 90cm	1 Pieces	2,960.00	60.64	1,165.19
					
NRO806-0611	Stilts - Brown Pigmented In-ground 60cm	1 Pieces	2,290.00	55.61	1,016.61
					
ELE400024-3717GR	Spinner Bowl - Green In-ground 90cm	2 Pieces	1,260.00	76.95	580.80
					
NRO852-1011	Parkour 2 - Brown Pigmented In-ground 100cm	1 Pieces	9,220.00	62.09	3,495.53
					
ELE400158-3517F	Junior Spica - Yellow In-ground 70cm	1 Pieces	1,810.00	72.44	498.91
					
FREIGHT	Freight	1 Pieces	10,896.45		10,896.45
US ROBINIA SERVICE	Robinia Service Program included in sales price				
INSTALL SPECIAL	Installation of Kompan Equipment, EWF, Borders	1 Pieces	37,670.00		37,670.00
US-APS-BORDER12	12" Playground Border with Spike Black Plastic	67 Pieces	45.00	44.44	1,675.00
					
EXTRA SALES FREIGHT	Freight for Borders	1 Pieces	670.00		670.00

Description	Qty	Retail Price	Discount	Net Price
No. of Products	77			
Subtotal - Products		75,485.00	46,375.09	29,109.91
Subtotal - Installation		37,670.00		37,670.00
Subtotal - Freight		11,566.45		11,566.45
Total USD				78,346.36

\$132,388.45 of Product
Selling to the City for

➡ **\$78,346.36**

Concrete Curbing upgrade: + \$13,850.00 (discounted, \$5,000.00 in savings).

*In an effort to show you what we can do with a little more and provide the City of Wyoming with a beautiful playground that will stand the test of time, we are offering our products at **cost**.

Fireside: Option 3, Product Details



Tower with Spider Net



Spinner Bowl



Birds Nest Swing



Horse, Double



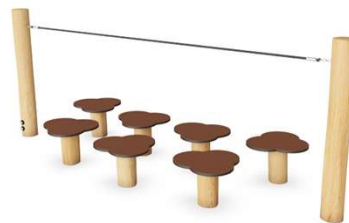
Junior Spica



Crawling Pyramid



Stilts



Balance Posts with Rope



Parkour 2

Reference sites US

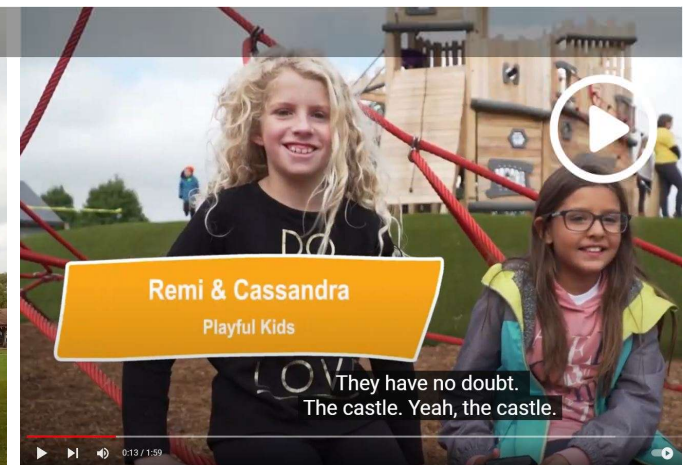
KOMPAN's unique playgrounds attract more users, entice them to stay longer, and make them come back again and again.

Because whatever we develop, we develop together with our users.

WOW, STAY, DEVELOP.

These three distinct factors that are at the core of every KOMPAN solution and are radiantly displayed in the happy faces of each new generation.

Here you can see some US reference sites and watch videos featuring some of the key users.



Local Reference Sites



Barton Elementary	4237 Colfax Ave South	Minneapolis
Anwatin Middle School	256 Upton Ave. South	Minneapolis
Wenonah Elementary School	5625 23rd Ave. South	Minneapolis
*Keewaydin Park	3030 E 53Rd. St.	Minneapolis
Cascade Lake Park	88 23rd Ave SW	Rochester
*Spring Brooke Nature Center	100 85 th Ave NW	Fridley
Twin Cities German Immersion School	1031 Como Ave	St. Paul
Kenwood Elementary School	2013 Penn Ave S	Minneapolis

*More recent Robinia installations.



The KOMPAN project team



Building a playground or a fitness site can be a complex and complicated process. At KOMPAN we are ready to take the burden off your shoulders and be your partner in the planning as well as in the execution.

Our dedicated project team make sure that: everything gets to the site on time, the site is cleared, the foundations are dug, the products are installed, the surfacing is laid out, and all items are placed. Everything will be on time, on budget, and according to our high-quality KOMPAN standards.



Shannon Clochie

Direct Sales Representative
Tel. 612-494-3136
shaclo@kompan.com



Tiffanie Sperling

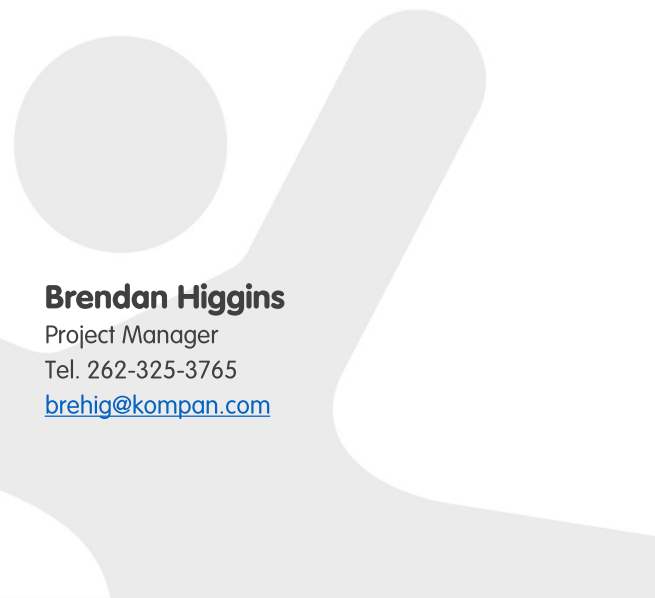
Regional Manager, CPSI
Tel. 331-260-2821
tifspe@kompan.com



Camilla Martin

Project Coordinator
Tel. 800-426-9788
cammar@kompan.com

12 years in the
Playground Industry



Brendan Higgins

Project Manager
Tel. 262-325-3765
brehig@kompan.com

Thank you!



City of Wyoming

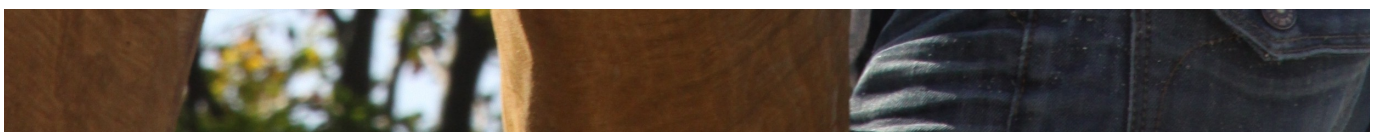
Fireside Park



KOMPAN®
Let's play

ORGANIC ROBINIA

SERVICE AGREEMENT EXPLANATION





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without the express written permission of KOMPAN A/S.

First Edition, January 2018

KOMPAN Inc.
605 W. Howard Lane Suite 101, Austin, TX 78753, USA

<https://www.kompan.us/>

BASIC SERVICE AGREEMENT FOR ORGANIC ROBINIA FROM KOMPAN

With any playground, it is necessary to perform maintenance to keep equipment current, safe and attractive.

Playground equipment made of Robinia wood is no exception. In changing weather conditions (wet/dry - hot/cold) cracks will appear over time.

We at KOMPAN wish to make sure that your new Organic Robinia playground is maintained consistently, and any issues are properly handled.

Our basic service agreement ensures that the playground is inspected and maintained regularly according to the KOMPAN maintenance manual to increase ease and convenience for you as a customer.



WHAT IS ROBINIA?

Robinia is a natural and organic material. Each piece of Robinia could potentially contain branch knots, wind scratches, openings in the surface and other natural patinas, similar to other types of wood. The appearance of Robinia wood changes according to weather and humidity conditions. This is not a flaw but natural and expected behavior.

Compared to non-organic materials Robinia provides each user an unique experience and can open the gate to an imaginary world. Children discover and learn from the organic variation on the surface of the wood, and can incorporate these natural elements in their play. For example, a branch knot is rapidly transformed into a "Start Button" or "The All-Seeing Eye."

The natural rigidity in Robinia wood sometimes causes cracks, or checks, at the end of the pieces, or openings on the side of the post. These checks do not affect the strength of the structure and do not cause any additional risk of attack from rot and fungus. They are a natural reaction that occasionally appears on Robinia and are usually not a safety or quality issue.

However, during routine inspection and maintenance severe deformation must be taken into consideration when appearing on vital areas inside the play structure. For example if a crack appears nearby a play area where there is frequent contact (slides, fireman's pole, etc.) and the potential for getting fingers stuck occurs, it is important to fix immediately. At installation, each of the checks and scratches is taken into consideration according to current safety standards. If a wooden deformation does not conflict with the current safety standard, it is considered a beneficial property provided by the organic material.



CHECKS AND OPENINGS

Checks along the lines of the pieces are to be expected, depending on changes in humidity and temperature.



Minor checks do not affect the integrity of the wood and will not require any action. In the event that they conflict with the allowed tolerances described in current safety standards, or any other local regulations, a repair is necessary according to the maintenance instructions.

KNOTS

Knots occur as a natural part of Robinia wood. The knots indicate where branches have been attached to the timber. During production, all posts are carefully inspected, and damaged pieces are discarded.



If knots are removed or fall out over time, the hole may need repair according to the maintenance instruction. This should be checked as part of the routine inspection.



EXAMPLES OF NATURAL BEHAVIOUR FROM ROBINIA WOOD...

ACCEPTABLE BEHAVIOUR



Checks and openings are a natural occurrence for any type of wood.

KOMPAN
Let's play



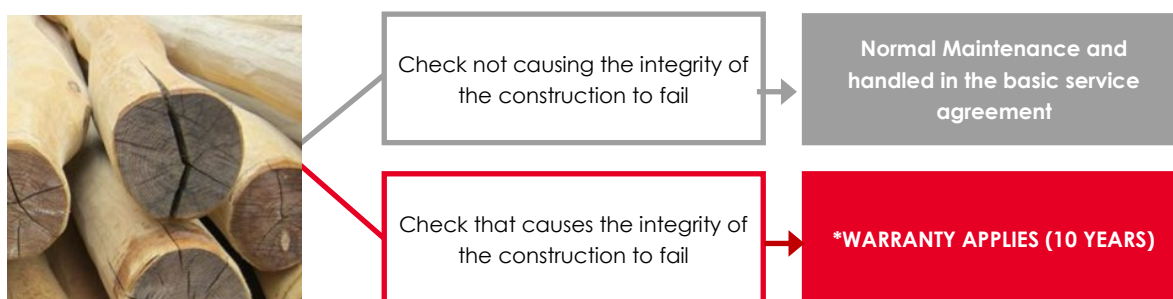
FLAWS COVERED BY KOMPAN'S WARRANTY - AND WHAT KIND OF SUPPORT CAN I GET?

At KOMPAN we hope you have a playground you love for a long time. To address the development of checks and other issues, we have included a basic service agreement with your Robinia order.

In changing weather conditions (wet/dry - hot/cold) checks or flaws may appear in Robinia over time. Checks requiring maintenance need to be maintained in accordance with Kompan's maintenance instructions.

The basic service agreement minimizes your risk with a professional playground inspection once a year.

If a check appears in the Robinia wood that affects the structural integrity of the play piece, then KOMPAN's 10-year warranty will cover the repair. In such cases, notify your local representative with the information detailed below and a repair, new post or compensation for repair will be provided by KOMPAN.



In order to evaluate whether a check affects the integrity of the structure we require images that clearly show: 1. the check (up close), 2. the post and 3. the full structure along with an explanation. Our support center will then process the case and get back to you with instructions on how to handle the issue. Please contact your local representative for more information.

* 10 years warranty against failure due to defects on engineered Robinia wood, based on correct installation and maintenance of the equipment — according to KOMPAN's installation and maintenance instructions. See general warranty conditions for more details.



SERVICE PACKAGE	*ANNUAL VISITS	ACTIVITY	INCLUDED COSTS
BASIC SERVICE PACKAGE	1	Inspection	Labor Equipment
		Repairs	Labor Equipment Consumables
EXCLUDED	Transport time to and from the playground		

* The service package is provided for one year for Robinia projects valued at less than \$50,000, and two years for projects valued at higher than \$50,000 unless otherwise specified.



DURATION OF SERVICE CONTRACT

Robinia wood will experience the most changes during the first one to two years of installation. Over this drying period the wood will stabilize and adjust to the local environment, and the need for this level of inspection and repair will decrease.

The service agreement therefore covers a period of one year—unless otherwise specified.

However, as the playground will still require care and attention (described in the maintenance manual), we recommend continuing the service agreement after the specified period to ensure years of safe play.

Please contact your local KOMPAN consultant for more information.

DISCLAIMER

It is important to note that the KOMPAN service packages do not include or replace an annual safety inspection as outlined within the maintenance manual.

The responsibility of maintaining a safe playground rest on the owner of the playground, regardless of possessing a KOMPAN service agreement.

In case any safety issues appear we recommend contacting your local representative for immediate repairs. Please note that this is not covered in the KOMPAN service agreement.

BASIC SERVICE PACKAGE

Annual Visit

Complete inspection of the Robinia playground equipment for defects.	✓
Complete inspection and retightening of all loose bolts and caps to compensate for natural changes in Robinia.	✓
Removal of splinters and rounding of edges on major checks, or repair to remove potential finger trap. Repair or replacement of parts that show structural integrity has been compromised.	✓
Inspection of chains for seats, swings and suspended rope elements.	✓

This basic service package is separate from the KOMPAN 10-year warranty. The warranty applied to failures due to defects on engineered Robinia wood, based on correct installation and maintenance of the equipment according to KOMPAN's installation and maintenance instructions. See general warranty conditions for more details.

Repairs other than to reduce checks that would be considered finger traps according to prevailing safety standards, are NOT covered by the service packages. Such repairs will be quoted for separately.

KOMPAN's service packages do NOT include OR replace the annual safety inspection.

The service packages cover basic maintenance of the Robinia equipment. The price includes labour, equipment and consumables to carry out the maintenance described in the service packages. The service package is provided for one year for Robinia projects valued at less than \$50,000, and two years for projects valued at higher than \$50,000 unless otherwise specified.





Kompan Inc.

605 W. Howard Lane, Suite 101, Austin, TX 78753, USA

Tel.: +1 800-426-9788

mailto:installationus@kompan.com

<https://www.kompan.us/>



**“PROPOSAL FOR
CITY OF WYOMING
FIRESIDE PARK
PLAYGROUND EQUIPMENT AND INSTALLATION”**

DUE: FEBRUARY 9TH, 2025

Minnesota Playground Inc., dba, MWP Recreation

P.O. Box 27328

Golden Valley, MN 55427

Company Contact: Jon Gilbertson, 763-546-7787

February 7th, 2025

Minnesota Playground INC., dba MWP Recreation

P.O. Box 27328 | Golden Valley, MN 55427

1-800-622-5425 | 763-546-7787 | (F) 763-230-5480

info@mwprecreation.com | www.mwprecreation.com



CONSULTANT: JON GILBERTSON

M - Fireside Park RFP - Wyoming, MN - D12543G

City of Wyoming
Attn: Grant MacFarlane
26490 Faxton Ave.
Wyoming, MN 55092
United States
Phone: 651-272-5504
gmacfarlane@wyoming.org

Ship to Zip 55092

Quantity	Part #	Description	Unit Price	Amount
1	RDU	GameTime - PrimeTime Play Unit (Custom)	\$29,951.41	\$29,951.41
		(1) 12024 -- 3 1/2" Uppt Ass'Y Alum 9'		
		(6) 12025 -- 3 1/2" Uppt Ass'Y Alum 10'		
		(4) 12026 -- 3 1/2" Uppt Ass'Y Alum 11'		
		(3) 12069 -- 3 1/2"Uppt Ass'Y Alum 14'		
		(4) 12077 -- 3 1/2" Uppt Ass'Y Alum 15'		
		(2) 18200 -- 36" Sq Punched Deck P/T 1.3125		
		(7) 18201 -- 36" Tri Punched Deck P/T		
		(1) 18237 -- 3'-0" Funnel Bdg W/Barrier		
		(1) 18679 -- Bongos		
		(1) 18692 -- Single Thunder Ring		
		(1) 18926 -- Sensory Fidget Panel		
		(1) 18934 -- Flower Sensory Play Panel		
		(1) 19005 -- Transfer System W/Barrier (2' Rise)		
		(1) 19013 -- Transfer Platform W/ Barrier (3')		
		(1) 19045 -- Straight Crawl Tube (2 Deck Span)		
		(1) 19061 -- Wavy Tree (4'-6" & 5')		
		(1) 19095 -- Schooner (3'-6" & 4')		
		(1) 19104 -- Ridge Climber		
		(1) 19247 -- How Tall Am I		
		(1) 19253 -- Scramble Up (3'6" & 4')		
		(1) 19322 -- Swerve Slide		
		(1) 19363 -- 3'-6"/4'-0" Zip Swerve Slide Right		
		(1) 19482 -- 360 Spiral Slide 5' w/roto hood		
		(1) 19672 -- Erratic Climber (Metal) 4'-5'		
		(1) 19756 -- Umbra Triangle Roof		
		(1) 19757 -- Umbra Square Roof		
		(7) 19762 -- Umbra Roof Plug		





CONSULTANT: JON GILBERTSON

M - Fireside Park RFP - Wyoming, MN - D12543G

Quantity	Part #	Description	Unit Price	Amount
1	CONC	Other - Concrete Curb- 6" x 12" "I" curb 228 LF	\$12,500.00	\$12,500.00
1	RDU	GameTime - 8' ADA PrimeTime Swing Set (2) 8696 -- Encl Seat 3 1/2"(8696) (2) 8910 -- Belt Seat 3 1/2"Od(8910) (1) 12583 -- Ada Primetime Swing Frame, 3 1/2" Od (1) 12584 -- Ada Primetime Swing Aab, 3 1/2" Od	\$4,946.00	\$4,946.00
1	EWFLGE	EWFLGE - Engineered Wood Fiber Safety Surface- 144 CY at 12" depth	\$3,500.00	\$3,500.00
1	38055	GameTime - Spinning Leaf Seat (Tilted)	\$1,152.00	\$1,152.00
1	178749	GameTime - Owner's Kit	\$92.08	\$92.08
			Sub Total	\$52,141.49
			Freight	\$4,634.17
			Total	\$56,775.66

Comments

Customer responsibilities include, but not limited to:

- Accept, unload, and store equipment as necessary
- Remove and dispose of existing play equipment, safety surface, and border
- Excavate and site preparation, site to be flat and level with less than 1% grade change
- Backfill and site restoration following installation

This quotation is subject to current MWP Recreation (MWP) policies as well as the following terms and conditions. Our quotation is based on shipment of all items at one time to a single destination, unless noted, and changes are subject to price adjustment. Purchases in excess of \$1,000.00 to be supported by your written purchase order made out to MWP Recreation.

Each quote is handled on a per order/project basis. Unless a long-term agreement is in place between purchaser and MWP, terms and conditions of this quotation shall be as outlined herein with no other requirements applicable.

Any changes made to product and/or services after initial order(s) has/have been received by MWP will result in production and/or schedule time frame modifications. Please contact your regional representative to receive a revised schedule for your order/project.

Indemnification; Owner/Owner's Representative will indemnify and hold Minnesota Playground, Inc., dba, MWP Recreation (MWP), harmless for all claims, damages and related costs, including reasonable legal fees and costs, arising out of Owner/Owner's Representative's negligence or noncompliance with any of its commitments under this document. MWP will indemnify and hold Owner/Owner's Representative harmless for all claims, damages and related costs, including reasonable legal fees and costs, arising out of MWP's negligence or noncompliance with any of its commitments under this document.





CONSULTANT: JON GILBERTSON

M - Fireside Park RFP - Wyoming, MN - D12543G

Excusable Delays/Additional Costs: MWP, and/or its affiliates, shall be liable for default unless delay of performance, whether supplying materials only or including installation in accordance with our project scope, is caused by an occurrence beyond reasonable control of MWP, and/or its affiliates, such as, but not limited to, acts of Superior Force or the public enemy, acts of Government in either its sovereign or contractual capacity, fire, floods, epidemics, quarantine restrictions, strikes, unusually severe weather, delays of common carriers (for transportation of goods whether raw materials or finished product) and attainability of raw materials. Such events resulting in additional costs are not included in quoted amounts and shall be the responsibility of the Owner/Owner's Representative. Any additional costs shall be provided in writing for purchaser's records and shall be due upon payment of invoice.

This quotation is subject to policies in the current GameTime Park and Playground catalog and the following terms and conditions. Our quotation is based on shipment of all items at one time to a single destination, unless noted, and changes are subject to price adjustment. Purchases in excess of \$1,000.00 to be supported by your written purchase order made out to GameTime, c/o MWP Recreation.

Each quote is handled on a per order/project basis. Unless a long-term agreement is in place between purchaser and GameTime, terms and conditions of this quotation shall be as outlined herein with no other requirements applicable.

Any changes made to product and/or services after initial order(s) has/have been received by GameTime will result in production and/or schedule time frame modifications. Please contact your regional representative to receive a revised schedule for your order/project.

Pricing: f.o.b. factory, firm for 15 days from date of quotation. If placing an order after expiration of quote, please contact our office for updated pricing. A tax-exempt certificate is needed at time of order entry for all orders whether from tax-supported government agencies or not. Sales tax, if applicable, will be added at time of invoice unless a tax exempt certificate is provided at time of order entry.

Payment terms: net 30 days for tax supported governmental agencies. Should this quotation be forwarded to an agency not listed on this quote, credit terms, as well as other terms and conditions herein, may be need to be altered. For instance, non-tax supported organization purchasing any or all products and/or services quoted herein may require full payment for that amount due at time of order entry. Remaining balance owed by tax supported agency, if any, shall still be net 30 days. A 1.5% per month finance charge will be imposed on all past due accounts. Equipment shall be invoiced separately from other services and shall be payable in advance of those services and project completion. Retainage not accepted.

Unless already on file, please include a tax exempt certificate upon order entry whether a tax supported government agency or other.

GameTime Standard Product Shipment: order shall ship within ten to twelve weeks after GameTime's receipt and acceptance of your purchase order, color selections, approved submittals, if required, and receipt of deposit, if required. Receipt of anything other than what is stated herein will not constitute an order and therefore no materials will be placed into production nor installation, if required, will be scheduled.

EWV Shipment: order shall deliver within 14 - 21 days after our receipt and acceptance of your purchase order as well as schedule and weather allowing. Bulk material will ship via semi-truck/trailer with a live floor system in trailer which allows driver to deposit EWF directly onto a specific area provided proper access is available. If driver is asked to deposit EWF in certain area, driver has final say whether the site conditions allow proper access for the semi-truck/trailer. If MWP is installing EWF, bulk material will need to be deposited no farther than 30 yards from play area where surfacing is to be spread. If distance from deposited EWF to play area is greater than 30 yards, additional time/cost will be charged based on lack of site access. Additionally, this 30 yard route to install EWF must be free from any/all obstacles such as, but not limited to, landscaping, curbing, fencing, etc. Site restoration is not included and will be the responsibility of the owner/owner's representative. Road restrictions may be in effect and cause delays depending on time of year.

Freight charges: Prepaid & added

Exclusions: unless specifically included, this quotation excludes all site work and landscaping; removal of existing equipment; acceptance of equipment and off-loading; storage of goods prior to installation; equipment assembly and installation; safety surfacing; borders and drainage provisions.





MWP Recreation 4800 Olson Memorial Hwy, Suite 130 Golden Valley, Minnesota 55422
Ph. 800-622-5425 | 763-546-7787 | jon@mwprecreation.com

01/28/2025
Quote #
105744-01-03

CONSULTANT: JON GILBERTSON

M - Fireside Park RFP - Wyoming, MN - D12543G

Order Information:

Bill To: _____ Ship To: _____
Company: _____ Project Name: _____
Attn: _____ Attn: _____
Address: _____ Address: _____
City, State, Zip: _____ City, State, Zip: _____
Contact: _____ Contact: _____
Tel: _____ Tel: _____
Fax: _____ Fax: _____
Email: _____ Email: _____

Acceptance of quotation:

Accepted By (printed): _____ P.O. No: _____
Signature: _____ Date: _____
Title: _____ Phone: _____
Facsimile: _____ Purchase Amount: **\$56,775.66**





CONSULTANT: JON GILBERTSON

I - Fireside Park RFP - Wyoming, MN - D12543G

City of Wyoming
Attn: Grant MacFarlane
26490 Faxton Ave.
Wyoming, MN 55092
United States
Phone: 651-272-5504
gmacfarlane@wyoming.org

Ship to Zip 55092

Quantity	Part #	Description	Unit Price	Amount
1	INSTALL	Install - Installation of Play Equipment- Includes: • Layout and dig for footing holes • Assemble and install play equipment • Pour concrete for footings • Spread EWF safety surface • Disposal of packaging materials	\$13,224.34	\$13,224.34
			Sub Total	\$13,224.34
			Total	\$13,224.34

Comments

Customer responsibilities include, but not limited to:

- Accept, unload, and store equipment as necessary
- Remove and dispose of existing play equipment, safety surface, and border
- Excavate and site preparation, site to be flat and level with less than 1% grade change
- Backfill and site restoration following installation

This quotation is subject to current MWP Recreation (MWP) policies as well as the following terms and conditions. Our quotation is based on shipment of all items at one time to a single destination, unless noted, and changes are subject to price adjustment. Purchases in excess of \$1,000.00 to be supported by your written purchase order made out to MWP Recreation.

Each quote is handled on a per order/project basis. Unless a long-term agreement is in place between purchaser and MWP, terms and conditions of this quotation shall be as outlined herein with no other requirements applicable.

Any changes made to product and/or services after initial order(s) has/have been received by MWP will result in production and/or schedule time frame modifications. Please contact your regional representative to receive a revised schedule for your order/project.

Indemnification; Owner/Owner's Representative will indemnify and hold Minnesota Playground, Inc., dba, MWP Recreation (MWP), harmless for all claims, damages and related costs, including reasonable legal fees and costs, arising out of Owner/Owner's Representative's negligence or noncompliance with any of its commitments under this document. MWP will indemnify and hold Owner/Owner's Representative harmless for all claims, damages and related costs, including reasonable legal fees and costs, arising out of MWP's negligence or noncompliance with any of its commitments under this document.

Excusable Delays/Additional Costs: MWP, and/or its affiliates, shall be liable for default unless delay of performance, whether supplying materials only or including installation in accordance with our project scope, is caused by an occurrence beyond reasonable control of MWP, and/or its affiliates, such as, but not limited to, acts of Superior Force or the public enemy, acts of Government in either its sovereign or contractual capacity, fire, floods, epidemics, quarantine restrictions, strikes, unusually severe weather, delays of common carriers (for transportation of goods whether raw materials or finished product) and attainability of raw materials. Such events resulting in additional costs are not included in quoted amounts and shall be the responsibility of the Owner/Owner's Representative. Any additional costs shall be provided in writing for purchaser's records and shall be due upon payment of invoice.





MWP Recreation 4800 Olson Memorial Hwy, Suite 130 Golden Valley, Minnesota 55422
Ph. 800-622-5425 | 763-546-7787 | jon@mwprecreation.com

01/28/2025
Quote #
105744-01-02

CONSULTANT: JON GILBERTSON

I - Fireside Park RFP - Wyoming, MN - D12543G

Pricing: f.o.b. factory, firm for 15 days from date of quotation. If placing an order after expiration of quote, please contact our office for updated pricing. A tax-exempt certificate is needed at time of order entry for all orders whether from tax-supported government agencies or not. Sales tax, if applicable, will be added at time of invoice unless a tax exempt certificate is provided at time of order entry.

Payment terms: net 30 days for tax supported governmental agencies. Should this quotation be forwarded to an agency not listed on this quote, credit terms, as well as other terms and conditions herein, may be need to be altered. For instance, non-tax supported organization purchasing any or all products and/or services quoted herein may require full payment for that amount due at time of order entry. Remaining balance owed by tax supported agency, if any, shall still be net 30 days. A 1.5% per month finance charge will be imposed on all past due accounts. Equipment shall be invoiced separately from other services and shall be payable in advance of those services and project completion. Retainage not accepted.

Unless already on file, please include a tax exempt certificate upon order entry whether a tax supported government agency or other.

Installation: shall be by a Certified GameTime Installer. Customer shall be responsible for scheduling coordination and site preparation. Site should be level and permit installation equipment access. Purchaser shall be responsible for unknown conditions such as buried utilities, tree stumps, bedrock or any concealed materials or conditions that may result in additional labor or material costs.





CONSULTANT: JON GILBERTSON

I - Fireside Park RFP - Wyoming, MN - D12543G

Project Scope:

Please note, installation is based on site being ready prior to our arrival to install play equipment as well as site conditions that have been conveyed to our organization by the owner/owner's representative and/or ideal conditions existing for a timely completion of your project as quoted. Unless addressed prior to the installation quote being issued or specifically mentioned herein, any issues that arise that impede the progress/completion of your project as quoted will result in additional charges.

Weather can change project scheduling in many ways. Take rain for an example. Day, or days, before rain... If weather forecasts show a high percentage chance for rain that will effect the site conditions, a postponement may be in order. Digging holes, laying certain surfacing materials, etc., are greatly affected by weather conditions and work may not begin/continue due to weather forecasts. There's the rain days themselves, which if heavy enough rainfall occurs, makes a site unworkable. Day, or days, after rain... Drying time will be needed after rain and the number of days needed will vary depending on amount of moisture received. One actual rain day may equal multiple delay days depending on work scheduled to be done.

+ INCLUSIONS +

- + One mobilization
- + Public utility locates only
- + Installation of equipment as outlined on quote # 105744-01-03
- + Marking and digging of footings holes to accept direct embedment supports as needed
- + Unpacking of play equipment
- + Assembly of play equipment
- + Concrete for footings as needed
- + Pouring of concrete for footings
- + Provide and pour concrete border
- + Engineered wood fiber (EWF) surfacing
- + Spreading of EWF
- + Disposal of packaging materials
- + Construction tape/temporary bracing (as needed)
- + Standard insurance offerings
- + Standard warranty offerings
- + Standard industry accepted labor wages

- EXCLUSIONS -

- Clear access path up to and into play area for installation equipment (minimum of 8-foot wide, includes but not limited to gates, walkways, driveways, etc.)
- Staging area for materials and installation equipment, trailers, etc.
- Unobstructed space for maneuvering installation equipment as well as performing work
- Security fencing of any type
- On site security personnel
- If fencing is in place (by others), ability to unlock fencing is to be provided to our office a minimum of one week prior to our start
- Private utility locates such as, but not limited to, irrigation, fiber optics, private lighting, etc.
- Accepting, unloading and storage of order(s)/shipment(s) prior to installation. Please note, orders can be packaged/shipped in large crates, pallets, etc., requiring heavy-duty equipment to unload.
- Sitework of any kind such as, but not limited to, grading (play area to have max slope of 1%), site restoration, drainage, etc.
- Removal of existing play equipment, border, safety surfacing, etc.
- Backfill and compaction of backfill after removal of existing items (for footing holes as an example) that leave voids in area (marking and digging of new footing holes based on workable site)
- Digging in compacted sub-surfaces, rock, hard pan, tree roots, unstable soil conditions, etc.
- Restoration of compacted sub-surfaces for playground surfacings such as, but not limited to, poured-in-place rubber, rubber tiles, artificial turf, etc.
- Digging/maneuvering in sand, pea gravel, mud, etc.
- Offsite removal of spoils from footing holes (can be stockpiled near play area for owner/owner's representative removal or spread within play area)
- Removal of temporary braces, caution/construction tape, etc. (Can be removed and disposed of after concrete has cured.)
- Bonding of any type
- Permits of any kind
- Prevailing, Davis Bacon, Union, or similar, wages
- Restroom facilities. Please provide access to restrooms whether within a building or portable style. Should use of site facilities not be available,





CONSULTANT: JON GILBERTSON

I - Fireside Park RFP - Wyoming, MN - D12543G

additional charges will be required to bring on site temporary/portable restrooms. These temporary facilities will be removed once your project has been completed.

- Short term maintenance, check manufacturer's owner's manual recommendations for maintenance and always follow these written instructions. To help set up short (and ongoing) term maintenance, use the first twelve months to regularly check equipment (such as, but not limited to, tightening hardware, checking moving features, etc.). Twelve months allows use in all seasons and will provide a better understanding of what will be necessary for your ongoing maintenance. This short term schedule will be based on the amount of use the play equipment is getting as well as the type of play event that is being played on. Activities with movement have a more dynamic play which can lead to more maintenance due to the nature of the motion but also because these types of play events tend to be more popular. Static features may require less attention during the short term and ongoing maintenance as inspections will determine frequency of maintenance needed for these events. There may be a need for scheduled lower and higher frequency inspections.

- Ongoing maintenance, check manufacturer's owner's manual recommendations for maintenance and always follow these written instructions. After short term maintenance period is done and data is collected for that time period, an ongoing schedule should be implemented. The ongoing maintenance can change with age and greater use. There may be a need for scheduled lower and higher frequency inspections.

Should weekend work be necessary or non-standard hours be worked, please provide a site contact and the best telephone number to reach this person in case an urgent matter arises requiring immediate attention.

(Name) _____

(Cell) _____

(Other Telephone Number) _____

Wet Site Conditions: installation areas located near wetlands, where a high water table exists or in any environment that produces excessive moisture will require additional planning prior to installation of your project. Unless excessively wet conditions have been conveyed prior to installation quote and accounted for in some manner, your installation will not proceed. Ideal dry conditions need to be present to begin, and complete, your project as quoted.

Exclusions: unless specifically included, this quotation excludes all site work and landscaping; removal of existing equipment; acceptance of equipment and off-loading; storage of goods prior to installation; equipment assembly and installation; safety surfacing; borders and drainage provisions.

Order Information:

Bill To: _____ Ship To: _____

Company: _____ Project Name: _____

Attn: _____ Attn: _____

Address: _____ Address: _____

City, State, Zip: _____ City, State, Zip: _____

Contact: _____ Contact: _____

Tel: _____ Tel: _____

Fax: _____ Fax: _____

Email: _____ Email: _____





MWP Recreation 4800 Olson Memorial Hwy, Suite 130 Golden Valley, Minnesota 55422
Ph. 800-622-5425 | 763-546-7787 | jon@mwprecreation.com

01/28/2025
Quote #
105744-01-02

CONSULTANT: JON GILBERTSON

I - Fireside Park RFP - Wyoming, MN - D12543G

Acceptance of quotation:

Accepted By (printed): _____ P.O. No: _____

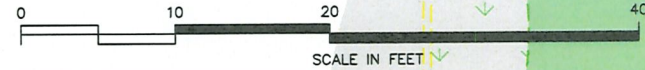
Signature: _____ Date: _____

Title: _____ Phone: _____

Facsimile: _____ Purchase Amount: **\$13,224.34**

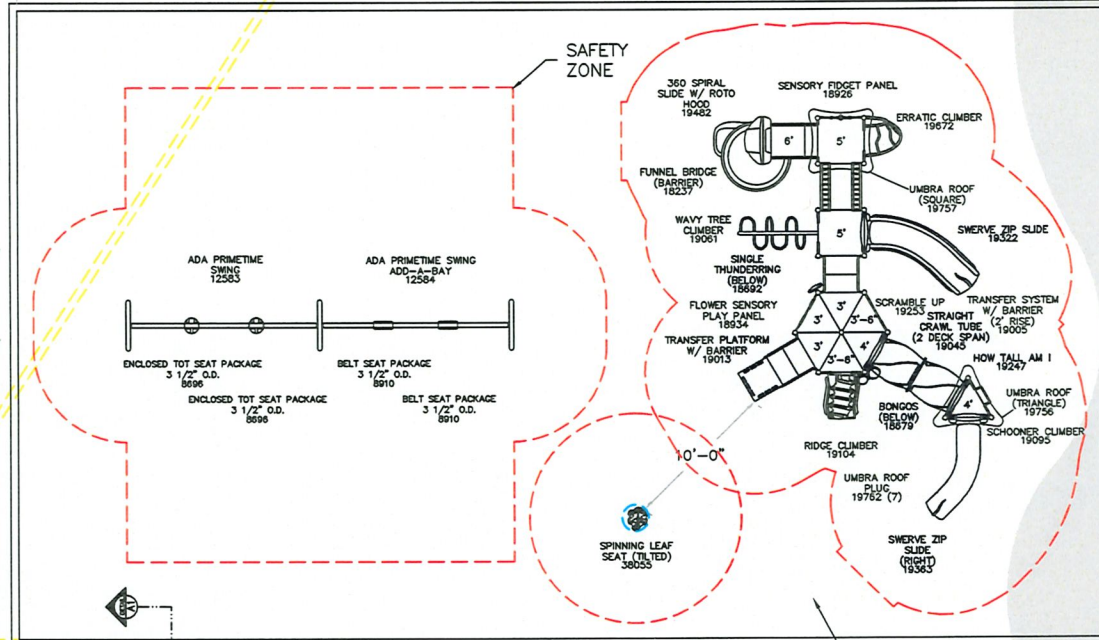


Please Sign & Date the Final Top View:



While it is our intention to install your playground in a safe and timely manner, our success relies on your preparedness. Site preparation and grading to be performed by others and prior to installation. Slope within the play area(s) shall not exceed 1% to ensure a successful installation and a compliant playground. Drain tile systems other than within 4' of the perimeter along drain aggregate base material may require installing after the installation of the play equipment and must be coordinated with installation of safety surface materials. Failure to prepare site(s) to these expectations may result in additional charges, if installer is required to re-mobilize. Please contact MN WI Playground if you have any questions.

Maximum depth of safety surface and drain aggregate base should not exceed an 18" depth and shall not be installed until play equipment has been installed.



EXISTING ACCESS

CONCRETE BORDER
228 LINEAR FEET

SAFETY SURFACE
ENGINEERED
WOOD FIBER
2910 SF

EXISTING TREES

ROAD

ADA REQUIREMENTS FOR STRUCTURE

TOTAL NUMBER OF ELEVATED PLAY COMPONENTS	IN PLAN 11	REQ'D. 6
TOTAL EVENTS ACCESSIBLE VIA TRANSFER	IN PLAN 11	REQ'D. 6
TOTAL ACCESSIBLE EVENTS VIA RAMP	IN PLAN 0	REQ'D. 0
TOTAL ACCESSIBLE GROUND LEVEL EVENTS	IN PLAN 8	REQ'D. 4
DIFFERENT TYPES OF GROUND LEVEL EVENTS	IN PLAN 5	REQ'D. 3

THIS PLAYGROUND MEETS ALL CURRENT ADA REQUIREMENTS & THE FINAL RULE ABOVE CHART/INFO IS APPLICABLE WHEN USING AN ACCESSIBLE SAFETY SURFACE

SCALE: 1" = 12'-0"

Mfg. By:



Sold &
Distributed
By:



P.O. Box 27328, Golden Valley, MN 55427
763-546-7787 1-800-622-5425
Fax 763-546-5050
E-Mail info@mwprecreation.com

Fireside Park
Wyoming, MN

THIS PLAN REQUIRES A FINISHED GRADE RESOLUTION

1/22/2025

DWG. D12543G

ADA REQUIREMENTS FOR STRUCTURE

TOTAL NUMBER OF ELEVATED PLAY COMPONENTS	IN PLAN	11	REQ'D.	6
TOTAL EVENTS ACCESSIBLE VIA TRANSFER	IN PLAN	11	REQ'D.	0
TOTAL ACCESSIBLE EVENTS VIA RAMP	IN PLAN	0	REQ'D.	0
TOTAL ACCESSIBLE GROUND LEVEL EVENTS	IN PLAN	8	REQ'D.	4
DIFFERENT TYPES OF GROUND LEVEL EVENTS	IN PLAN	5	REQ'D.	3

THIS PLAYGROUND MEETS ALL CURRENT ADA REQUIREMENTS & THE FINAL RULE ABOVE CHART/INFO IS APPLICABLE WHEN USING AN ACCESSIBLE SAFETY SURFACE



EXISTING PLAY AREA

SAFETY ZONE

SAFETY SURFACE
ENGINEERED
WOOD FIBER
2910 SF

6" x 12" CONCRETE BORDER
228 LINEAR FEET

42'-1" 41'-1"

70'-11"
71'-11"

EXISTING ACCESS
FROM ROAD

EXISTING TREES

ROAD

While it is our intention to install your playground in a safe and timely manner, our success relies on your preparedness. Site preparation and grading to be performed by others and prior to installation. Slope within the play area(s) shall not exceed 1% to ensure a successful installation and a compliant playground. Drain tile systems other than within 4' of the perimeter along drain aggregate base material may require installing after the installation of the play equipment and must be coordinated with installation of safety surface materials. Failure to prepare site(s) to these expectations may result in additional charges if installer is required to re-mobilize. Please contact MN Wt Playground if you have any questions.

Maximum depth of safety surface and drain aggregate base should not exceed on 18" depth and shall not be installed until play equipment has been installed.

Please Sign & Date the Final Top View:

SCALE: 1" = 20'-0"

THIS PRINT IS THE PROPERTY OF MINNESOTA WISCONSIN PLAYGROUND INC. AND IS NOT TO BE USED, COPIED OR REPRODUCED WITHOUT THEIR EXPRESSED WRITTEN PERMISSION.



Sold & Distributed By:



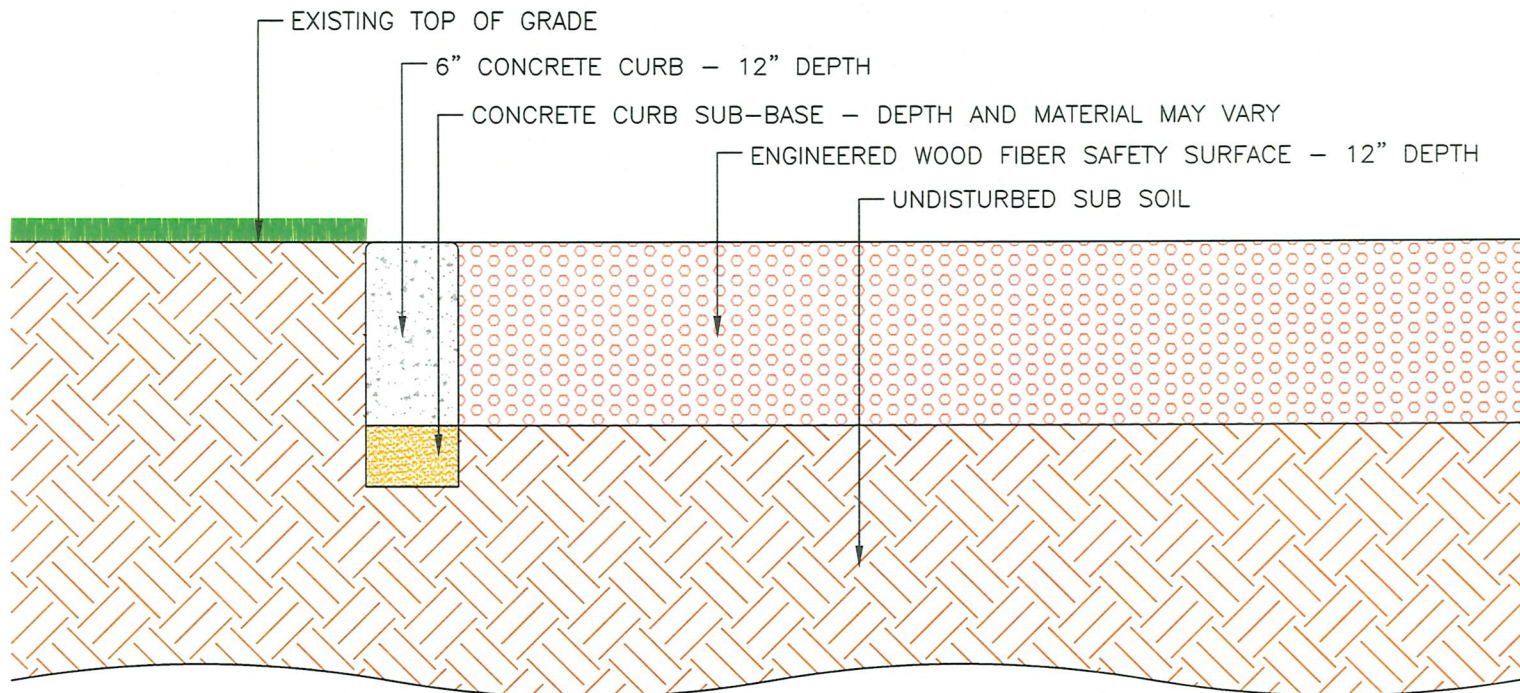
P.O. Box 27328, Golden Valley, MN 55427
763-546-7787 1-800-622-5425
Fax 763-546-5050
E-Mail info@mwprecreation.com

THIS PLAN REQUIRES A FINISHED GRADE RESOLUTION

Fireside Park
Wyoming, MN

1/22/2025

DWG. D12543G



SECT
A-A1

ELEVATION DETAIL – CONCRETE CURB ENGINEERED WOOD FIBER – 12" DEPTH – BELOW GRADE

SCALE: 1" = 1'-0"

THIS PRINT IS THE PROPERTY OF MINNESOTA WISCONSIN PLAYGROUND INC. AND IS NOT TO BE USED, COPIED OR REPRODUCED WITHOUT THEIR EXPRESSED WRITTEN PERMISSION.

Mfg. By:
GameTime
A PLAYCORE COMPANY
Enriching Childhood Through Play.

Sold & Distributed By:

recreation

P.O. Box 27328, Golden Valley, MN 55427
763-546-7787 1-800-622-5425
Fax 763-546-5050
E-Mail info@mwprecreation.com

Fireside Park
Wyoming, MN

1/22/2025

DWG. D12543G



FIRESIDE PARK

Wyoming, MN D12543G





Color Palette: Gecko

Uprights: Vanilla
Accent: Beige
Roto Plastic: Green
Roof 1: Spring Green
Roof 2: Green
Tube: Green
HDPE: White/Black
Decks: Chocolate

FIRESIDE PARK

Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



GameTime
PLAYGROUND

FIRESIDE PARK

Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



FIRESIDE PARK

Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



A PLAYCORE COMPANY



FIRESIDE PARK

Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



FIRESIDE PARK
Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



A PLAYCORE Company



FIRESIDE PARK

Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



FIRESIDE PARK
Wyoming, MN D12543G



Images are a representation only.
Actual product may vary.



FIRESIDE PARK

Wyoming, MN D12543G





About MWP Recreation

Family owned since 1978, serving Minnesota and Wisconsin, we have built **over 7000 playgrounds**...telling your story with pride in building strong communities across the Midwest. From planning to ribbon-cutting, we guide our customers through every step of the project. We partner with municipalities, schools, architects and youth organizations to plan, design and build their vision from the ground-up.

MWP Recreation offers an extensive assortment of superior park and recreation products and services to meet all of our client's needs. In addition to GameTime commercial park equipment, we provide turnkey solutions for shelters, shades, site furnishings, recreational surfacing, adult fitness equipment, obstacle courses, splash pads, sports equipment, dog parks, and more.

For decades, MWP Recreation has led the industry in designing and installing park projects that demonstrate the highest level of craftsmanship, innovation, safety, accessibility and sustainable design. We remain highly selective about which product manufacturers, suppliers, and contractors we partner with to ensure our work goes unrivaled.

With each opportunity, MWP Recreation looks forward to fostering long-term relationships and earning our client's trust through outstanding customer service and support

Turn-Key Solutions

Telling your story through play equipment and beyond for a turn-key experience that includes shelters, shade, site furnishings, surfacing, adult fitness, obstacle courses, interactive play, splash pads, dog parks, sports equipment and more. **What is your story?**

Leaders in the industry

Safety

Sustainability

Innovative Design

Top craftsmanship

Community Build Experts

Universal Inclusive Designs

Certified Installation Teams

Longevity with MN WI Employees

P.O. Box 27328 | Golden Valley, MN 55427
763.546.7787 | 800.622.5425 | (F) 763.546.5050
info@mwprecreation.com | mwprecreation.com



2/7/2025

The City of Wyoming
26855 Forest Blvd.
Wyoming, MN 55092
Attn: Grant MacFarlane

RE: Furnish and Install Play Equipment – Fireside Park – Labor Warranty

To Grant MacFarlane:

As per our enclosed scope of work for the above referenced project, Minnesota Playground, Inc., dba MWP Recreation (MWP), shall guarantee that all labor and or workmanship shall be first class and free from defects for one year from the date of substantial completion.

MWP shall, upon notice and without undue delay or expense to the Owner, make good or repair the whole or any part of the work which shall fail or develop unfitness for the purpose for which it is intended within one year after the date of acceptance of the completed work. This repair will be made assuming maintenance has been performed at regularly scheduled intervals as necessary and does not cover normal, or abnormal, wear conditions anticipated for the product nor any type of vandalism. MWP shall complete warranty work within two to three weeks after Owner/Owner's Representative has received part(s) from play equipment supplier.

Sincerely,

Minnesota Playground, Inc.
dba, MWP Recreation

A handwritten signature in blue ink, reading 'Erin Denny', is written over a horizontal line.

ABOUT GAMETIME

GameTime creates fun, healthy and active places where all children and families become physically, emotionally and socially strong.



GameTime is a leading designer of commercial playground equipment, outdoor fitness products, custom recreation spaces, and site furnishings. We strive to create the kinds of places people love and where people love to play.

Play and recreation is a fundamental human right, and we take our role in helping communities create active, healthy places seriously. We focus on inclusion, diversity and equity in our playground designs, align our products with the research of leading play, health, and wellness experts, and advocate tirelessly for the advancement of safer, more accessible and fun places that bring people together.

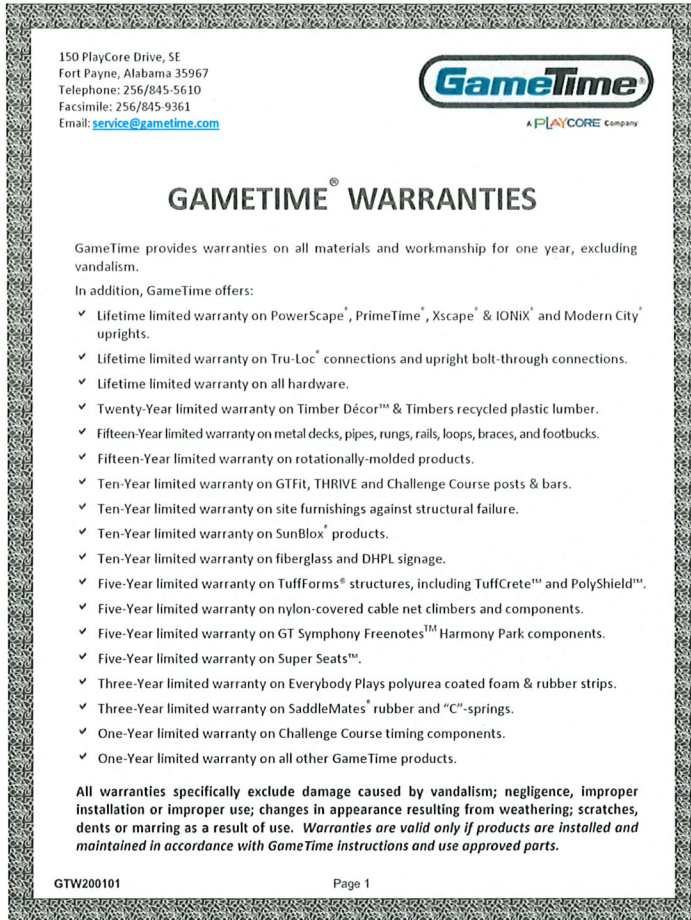
This is our mission since 1929: to build the highest quality products, design the most memorable play and recreation experiences, and to lead the industry with innovative solutions that help people of all ages, all abilities, and all backgrounds realize the transforming power of play.



gametime.com | 800.235.2440

WARRANTY

GameTime offers a comprehensive warranty on all of our products.



For the purpose of this warranty, "lifetime" encompasses no specific term of years, but rather that seller warrants to its original customer for as long as the original customer owns the product and uses the product for its intended purpose that the product and all its parts will be free from defects in material and manufacturing workmanship.

- Lifetime limited warranty on PowerScape®, PrimeTime®, Xscape® & IONiX® and Modern City® uprights.
- Lifetime limited warranty on Tru-Loc® connections and upright bolt-through connections.
- Lifetime limited warranty on all hardware.
- Twenty-Year limited warranty on Timber Décor™ & Timbers recycled plastic lumber.
- Fifteen-Year limited warranty on metal decks, pipes, rungs, rails, loops, braces, and footbucks.
- Fifteen-Year limited warranty on rotationally-molded products.
- Ten-Year limited warranty on GTFit, THRIVE and Challenge Course posts & bars.
- Ten-Year limited warranty on site furnishings against structural failure.
- Ten-Year limited warranty on SunBlox® products.
- Ten-Year limited warranty on fiberglass and DHPL signage.
- Five-Year limited warranty on TuffForms® structures, including TuffCrete™ and PolyShield™.
- Five-Year limited warranty on nylon-covered cable net climbers and components.
- Five-Year limited warranty on GT Symphony Freenotes™ Harmony Park components.
- Five-Year limited warranty on Super Seats™.
- Three-Year limited warranty on Everybody Plays polyurea coated foam & rubber strips.
- Three-Year limited warranty on SaddleMates® rubber and "C"-springs.
- One-Year limited warranty on Challenge Course timing components.
- One-Year limited warranty on all other GameTime products.



COMPLAINT

Industry standards set a minimum level that playground manufacturers must meet. We meet or exceed those standards, because we understand that the ultimate playground offers peace of mind, as well as playful experiences.

AMERICAN SOCIETY FOR TESTING AND MATERIALS (ASTM)

Several key people at GameTime, including our Manager of Compliance and Standards, serve on the ASTM committee that sets the standards for the entire playground industry. GameTime products conform to that standard, ASTM F1487-07, the Standard Consumer Safety Performance Specification for Playground Equipment for Public Use.

CPSC

The Consumer Product Safety Commission is an independent agency within the United States Federal Government with the authority to inform the public of current product safety performance information and recommended practices. The CPSC first published their guidelines for public playgrounds in 1981 and have updated their publication since then. The current CPSC Handbook for Public Playground Safety, publication #325, is an excellent guide for owners and operators of public play environments.

IPEMA EQUIPMENT CERTIFICATION

GameTime is one of the founding members of IPEMA, and several of our people serve as board members, committee members and chairpersons of the association. In the interest of public playground safety, IPEMA provides a 3rd party certification, to validate conformance to established standards. Our use of the IPEMA seal is your assurance that GameTime has received written validation from an independent lab that the products associated with the seal conform with the ASTM standard, as well as the Canadian CSA standard CAN Z-614. A list of our validated products may be found on the IPEMA website, www.ipema.org.

IPEMA SURFACING CERTIFICATION

GameTime's GT Impax product provides you with the assurance that our surfacing has been certified as compliant to the appropriate ASTM standard. In the interest of public playground safety, IPEMA provides a third party certification to validate a manufacturer's conformance to the ASTM F-1292-99 Standard Specification for Impact Attenuation of Surface Systems Under And Around Playground Equipment. The use of the IPEMA Certification Seal displayed above signifies that the manufacturer has received written validation from the independent laboratory that the product associated with the use of the seal conforms with the requirements of ASTM F1292-99. A complete list of our validated products may be found on the IPEMA website at www.ipema.com.

ADA

GameTime is the only manufacturer to have a lab partnership with an Institute for children with special needs, so that we can develop and test our accessible products for superiority before bringing them to market. GameTime is also the only manufacturer to meet accessibility guidelines on all of its pre-designed PowerScape Plus and PrimeTime playground plans. We also recommend accessible surfacing options. For more information, log on to www.access-board.gov

ISO 9001:2000

GameTime is the first playground manufacturer to obtain the ISO9001:2000 standard. In order to obtain this certification, the company's manuals, policies, objectives and quality procedures are closely examined during a surveillance audit by ISO representatives. Strict attention is paid to policies and procedures in manufacturing, communication channels, system monitoring, customer relations and order processing, which are reviewed for consistency and standards. Companies who meet the standard are awarded the ISO designation.

TUV

An international organization that is a European Union Notified and Competent Body, providing testing and certification. Use of the TUV seal demonstrates that products have passed a comprehensive testing procedure based upon the European Harmonized Standard for Commercial Playground Equipment, and that the GameTime plant is regularly monitored by TUV.



COLOR PALETTES

Allegiance

Uprights
Sky Blue
Metal
White

Plastic
Dark Blue
Decks
Blue

HDPE
Red
2 Color HDPE
Sky Blue/White

NEW!



Jovial

Uprights
Burgundy
Metal
Butterscotch

Plastic
Spring Green
Decks
Blue

HDPE
Gray
2 Color HDPE
Gray/Black

Shine

Uprights
Sky Blue
Metal
Spring Green

Plastic
Orange
Decks
Gray

HDPE
Orange
2 Color HDPE
Spring Green/White



Patriotic

Uprights
Burgundy
Metal
White

Plastic
Champagne
Decks
Blue

HDPE
Blue
2 Color HDPE
Blue/Beige

Jellybean

Uprights
Burgundy
Metal
Butterscotch

Plastic
Blue
Decks
Blue

HDPE
Blue
2 Color HDPE
Red/White



gametime.com | 800.235.2440

COLOR PALETTES



NEW!

Vibrant

Uprights
White
Metal
Yellow

Plastic
Periwinkle
Decks
Gray

HDPE
Sky Blue
2 Color HDPE
Spring Green/White

Papaya

Uprights
Orange
Metal
Spring Green

Plastic
Yellow
Decks
Brown

HDPE
Sky Blue
2 Color HDPE
Sky Blue/White



Wisteria

Uprights
Spring Green
Metal
Champagne

Plastic
Periwinkle
Decks
Gray

HDPE
Blue
2 Color HDPE
Spring Green/White

Deep Space

Uprights
Starlight Black
Metal
Yellow

Plastic
Sky Blue
Decks
Blue

HDPE
Red
2 Color HDPE
Red/White



Emerald

Uprights
Metallic
Metal
White

Plastic
Spring Green
Decks
Blue

HDPE
Yellow
2 Color HDPE
Red/White



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COLOR PALETTES

Bayou

Uprights	Plastic	HDPE
Spring Green	Champagne	Green
Metal	Decks	2 Color HDPE
Bronze	Brown	Green/Beige



NEW!

Jungle

Uprights	Plastic	HDPE
Brown	Light Green	Orange
Metal	Decks	2 Color HDPE
Spring Green	Brown	Spring Green/White



Malibu

Uprights	Plastic	HDPE
Bronze	Spring Green	Spring Green
Metal	Decks	2 Color HDPE
Beige	Brown	Spring Green/White



Rainforest

Uprights	Plastic	HDPE
Bronze	Light Green	Gray
Metal	Decks	2 Color HDPE
Butterscotch	Brown	Gray/Black



Atlantic

Uprights	Plastic	HDPE
Metallic	Sky Blue	Sky Blue
Metal	Decks	2 Color HDPE
Spring Green	Blue	Sky Blue/White



gametime.com | 800.235.2440

GameTime Color Options

We designed our material colors and finishes to give you maximum design flexibility. We were the industry's first manufacturer to achieve PCI 4000 certification for our powder coat finishes and our net colors are rated "Excellent" for color fastness.

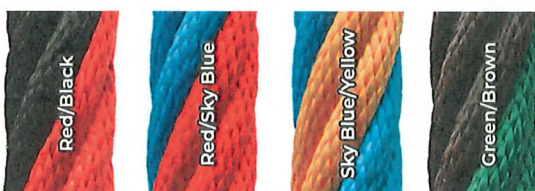


For a closer look at our colors, request a sample kit from your local GameTime representative or mix and match a custom palette online at gametime.com/color-wizard.

VISTAROPETM STANDARD

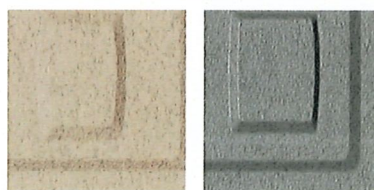


VISTAROPETM CUSTOM



*Colors for VistaRope products only. All standard GameTime ropes are black.

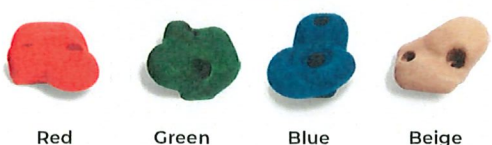
SPECIAL ROCK



Sandstone

Deep Granite

WALLCANO® HANDHOLDS



Red

Green

Blue

Beige

SITE RECYCLED PLASTIC LUMBER

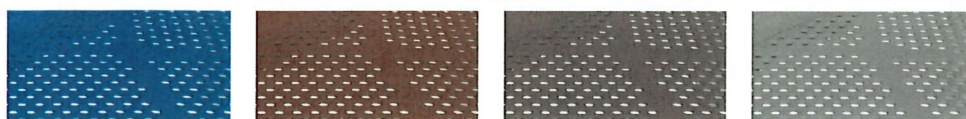


Gray

Tudor

Sand

DECKS



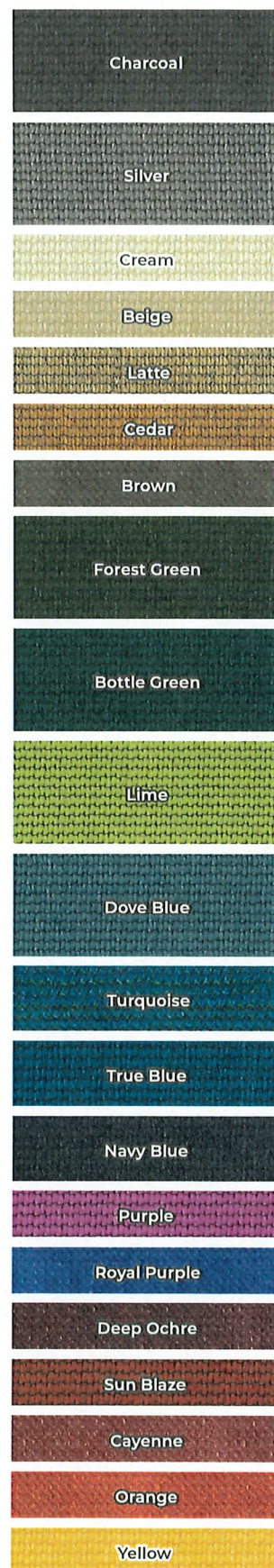
Blue

Brown

Chocolate

Gray

SHADE FABRIC



Charcoal

Silver

Cream

Beige

Latte

Cedar

Brown

Forest Green

Bottle Green

Lime

Dove Blue

Turquoise

True Blue

Navy Blue

Purple

Royal Purple

Deep Ochre

Sun Blaze

Cayenne

Orange

Yellow

METAL	PLASTIC	HDPE	2 COLOR HDPE
Black		Black	Black/White
Starlight Black			
Metallic	Champagne	Dolphin Gray	Gray/Black
White			White/Black
Vanilla		Beige	Beige/Green
Champagne	Beige		
Beige		Brown	Brown/White
Brown	Brown		
Bronze		Green	Green/White
Dark Green	Green		
Green		Spring Green	Spring Green/White
Sage	Chartreuse		
Ice Butter		Azure	Azure/White
Ice Mint		Sky Blue	Sky Blue/White
Chartreuse	Spring Green	Blue	Blue/White
Spring Green		Periwinkle	Purple/White
Ocean	Azure		
Azure	Sky Blue	Burgundy	Burgundy/White
Sea Mist	Blue	Red	Red/White
Sky Blue	Periwinkle	Orange	Orange/White
Blue	Royal Purple		
Periwinkle	Burgundy	Yellow	Yellow/Black
Royal Purple	Red		
Burgundy	Orange		
Red	Yellow		
Orange			
Butterscotch			
Yellow			

Actual colors may differ from the images represented here. Contact your local GameTime representative for sample materials.

Fireside Park

City of Wyoming

little tikes. COMMERCIAL

NR NORTHLAND
RECREATION



Why Little Tikes COMMERCIAL?

At Little Tikes Commercial, we believe in the developmental value of play. We understand that play is necessary for healthy child development, and that's why our play structures are specifically designed to encourage the physical, social, emotional, cognitive and sensory development of children of all abilities. Our commitment to delivering fun, innovative play structures that promote value of outdoor play has been a focus of our designs for over 40 years.

Little Tikes Commercial strongly **believes play for children of all ages and abilities should include fewer limits**. It's why we are big advocates of inclusive and accessible playgrounds for meaningful play. Our playgrounds help children play and take part in a variety of truly inclusive activities.

Main Office and Manufacturing Facility in Monette MO



GREAT PRODUCTS BEGIN WITH QUALITY MATERIALS.



Routed HDPE



Composite Polymer Resin



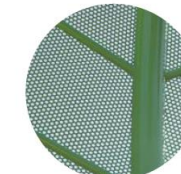
Natural Wood - Robinia



Printed Graphic Panels



Composite Wood



Perforated Steel



Hard Coated Foam



Welded Steel



Electronic & Solar
Interactives



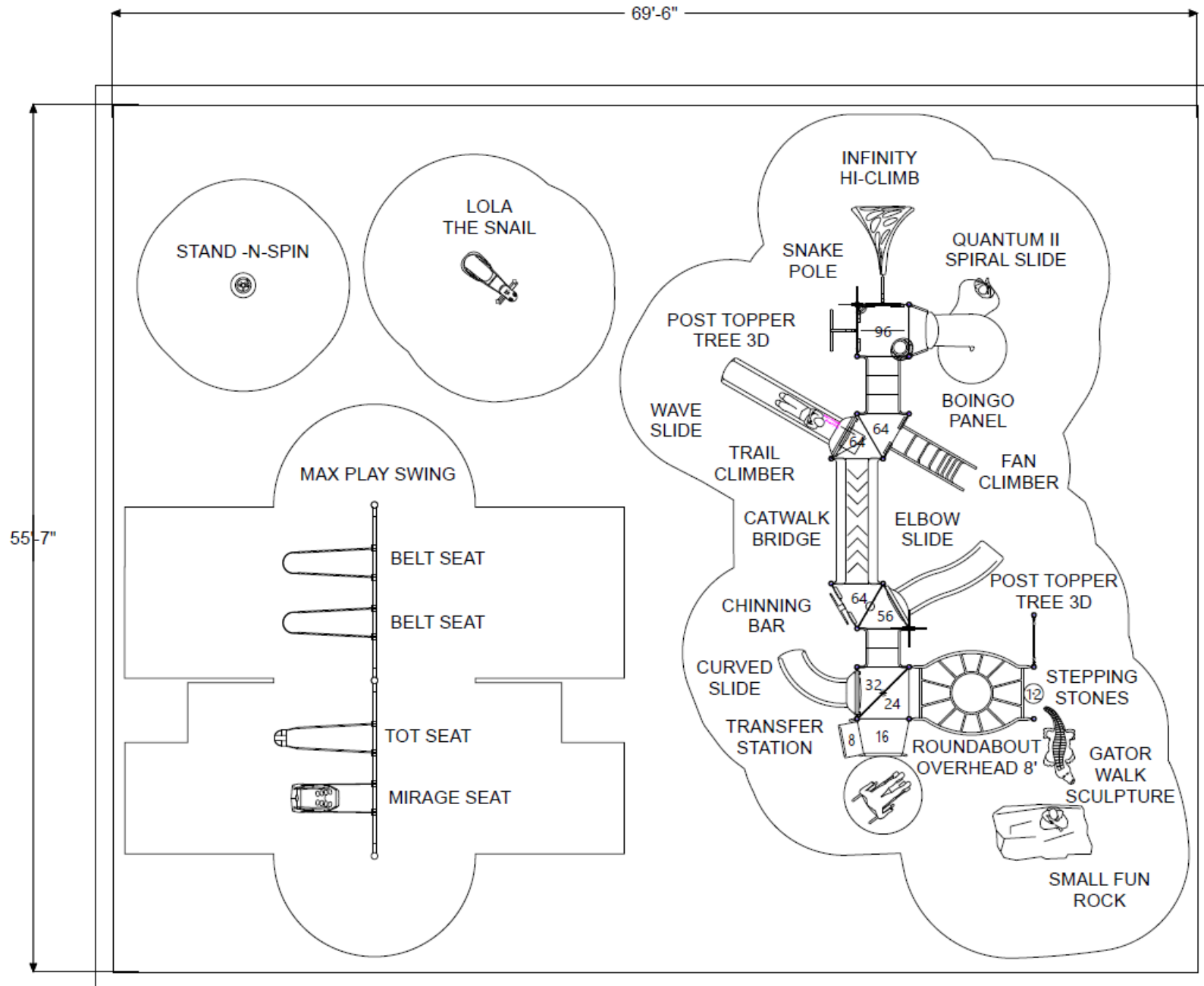
Precast Concrete



Glass Fiber Reinforced
Concrete



Polyester-Wrapped,
Steel-Reinforced Rope





















IPEMA ASTM F1487-21 CERTIFICATE OF COMPLIANCE

ISSUE DATE: February 5, 2025
Requested By: Bill Johnson
Project: Fireside Park – City of Wyoming

In the interest of public playground safety, IPEMA provides a third-party certification service whereby TÜV SÜD America validates a manufacturer's certification of conformance to the ASTM F1487-21 (excluding sections 7.1.1, 10, 11.2, 11.3, 13.1.1, 13.1.2, 13.2, and 13.3) Standard Consumer Safety Performance Specification for Playground Equipment for Public Use.

The manufacturer listed below has received written validation from TÜV SÜD America that the product(s) listed conform with the requirements of ASTM F1487-21 (excluding sections 7.1.1, 10, 11.2, 11.3, 13.1.1, 13.1.2, 13.2, and 13.3).

This certificate is invalid if any component or part is replaced, unless purchased from the original manufacturer and assembled in accordance with the original equipment manufacturer's instructions. Check with the manufacturer to determine the validity of the certification of the product(s) listed prior to using this certificate for proof of certification.

MODEL #	COMMERCIAL NAME OF PRODUCT	PRODUCT LINE	MANUFACTURER
100005274	PB SQUARE DECK	Play Builder	Playpower LT Farmington, Inc.- formerly Little Tikes Commercial



WARRANTY

Little Tikes Commercial Brand warrants its products against structural failure due to defects in materials and workmanship for the warranty periods and material categories prescribed below.

Buyer agrees that products sold by PPLT Farmington, Inc. (PlayPower Little Tikes Commercial) carry only the following warranties:

- LIMITED WARRANTY FOR AS LONG AS YOU OWN THE PRODUCT:** Aluminum deck posts, steel deck posts, stainless steel hardware, cast aluminum parts, and KidBuilder® steel clamps.
- LIMITED FIFTEEN (15) YEAR WARRANTY:** All rigid steel playground components, decks, steps, and weldments, rotationally molded and sheet plastic components, plastic lumber, roof panels, and stainless steel slides, except as otherwise specified below.
- LIMITED TEN (10) YEAR WARRANTY:** Fabric shade steel frames, Naturtek™ products, Shadesure™ and Colourshade FR fabrics (Note Exception: Limited Five (5) Year Warranty on Shadesure™ fabrics in colors Red, Yellow, Electric Purple, Zesty Lime, Cinnamon, and Olive.)
- LIMITED EIGHT (8) YEAR WARRANTY:**
 - Fiberglass signage, accessible swing seats, precast PolyFiberCrete or precast concrete products.
 - LandSoft Synthetic Turf safety surfacing against deterioration of specified attenuation performance and appearance.
 - Integrated shade fabric and components against rot, UV deterioration and defects in materials and workmanship (Note Exception: Limited Three (3) Year Warranty for fabric in shades of red).
- LIMITED FIVE (5) YEAR WARRANTY:**
 - Clever Climbers™ products, including, but not limited to polyethylene slides, enclosures, main structure, decks, and plastic components.
 - PVC coating and PE coating against cracking or peeling.
 - Park and Site Amenities (i.e. benches, tables, trash receptacles, etc.).
 - GFRP (Glass Fiber Reinforced Polymer) Products.
 - Steel core cable nets and rope fittings and connections (Note Exception: Warranty does not cover normal wear and tear such as fraying or fading of cable coating).
- LIMITED THREE (3) YEAR WARRANTY:** KidTiles®, Playground Sculptures, KidRiders® products (excluding spring assemblies), flexible belting, plastic border timbers and accessories, and electronic panel speakers, sound chips, and circuit boards.
- LIMITED ONE (1) YEAR WARRANTY:**
 - Learning Lab Sensory Tables and Tot Tree plastic components.
 - Belt Swing Seats, and Bucket Tot Swing Seats.
 - All other products, components and custom pieces that are not specifically listed above, including, without limitation, all moving parts, such as swing hangers and bearings, swivels, chains, whirls, springs and flexible components, and all high wear items, such as trolleys, cables, wheels, and bumper stops related to rail and cable ride products.

BUYER'S REMEDY: If any products prove defective or non-conforming under normal use and within the above-prescribed warranty periods and material categories, Buyer must promptly notify Little Tikes Commercial in writing at 878 E. Hwy 60, Monett, MO 65708 USA. Little Tikes Commercial may elect to inspect the alleged defect at Buyer's expense at Little Tikes Commercial's facility. Buyer shall not return products to Little Tikes Commercial unless authorized by Little Tikes Commercial to do so. Authorized returns must be properly packaged and shipped prepaid and insured, at Buyer's expense. Upon verification of warranty coverage, Little Tikes Commercial may elect, in its sole discretion, to repair defective or non-conforming products, or replace them by delivering products or part(s) of similar functionality free of charge to the site. Little Tikes Commercial's limited warranties do not cover the cost of labor to remove defective or non-conforming part(s) or to install repaired or replacement part(s). By use of these limited warranties, Buyer accepts their terms and limitations, and waives any rights it would otherwise have to claim or assert that such warranties fail of their essential purpose. Buyer agrees that venue for any court action to enforce these limited warranties shall be in Barry or Greene Counties in the State of Missouri.

LIMITATIONS: All warranty periods begin on the date of Little Tikes Commercial's invoice. Repaired and/or replacement part(s) are warranted only for the balance of the original limited warranty period. Warranties extend only to the original Buyer/end user for products purchased from Little Tikes Commercial or a Little Tikes Commercial authorized reseller and are not transferable.

Warranties apply only to Little Tikes Commercial products that are erected and installed in conformance with Little Tikes Commercial's installation instructions, and that are maintained and inspected in conformance with Little Tikes Commercial maintenance and operational instructions.

Warranties specifically do not cover Little Tikes Commercial products:

- for cosmetic damage or flaws occurring under normal use, such as surface scratches, minor chips, hairline cracks, dents, marring, efflorescence, color fade (except for shade fabric as noted above), discoloration, corrosion/rust, fraying, or warping of recycled plastic lumber;
- that have been modified, altered, or repaired by unauthorized third parties;
- that have not been used as designed or intended, or misused;
- to which non-Little Tikes Commercial parts have been added or substituted;
- that have been removed from their original location and re-installed elsewhere;
- or that have been damaged due to excessive wear and tear, vandalism, abnormal use, abuse, negligence, environmental factors (such as wind-blown sand, salt spray, or airborne emissions from industrial sources), extreme weather (such as hail, flooding, lightning, tornadoes, sandstorms, earthquakes, or wind storms), and acts of God.

Little Tikes Commercial does not warrant that any particular color will be available for any specific period of time, and reserves the right, in its sole discretion, to discontinue any color for any reason.

THE FOREGOING LIMITED WARRANTY IS THE SOLE AND EXCLUSIVE WARRANTY FOR SELLER'S PRODUCTS, AND IS IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, IN LAW OR IN FACT. SELLER SPECIFICALLY DISCLAIMS ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR USE OR PURPOSE, AND ANY IMPLIED WARRANTIES ARISING OUT OF COURSE OF DEALING OR PERFORMANCE OR TRADE USAGE. SELLER SHALL NOT BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, SPECIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF REVENUE, PROFIT OR USE, ARISING OUT OF A BREACH OF THIS WARRANTY OR IN CONNECTION WITH THE SALE, INSTALLATION, MAINTENANCE, USE, OPERATION OR REPAIR OF ANY PRODUCT. IN NO EVENT WILL SELLER BE LIABLE FOR ANY AMOUNT GREATER THAN THE PURCHASE PRICE OF A DEFECTIVE PRODUCT.

878 E. Highway 60 / Monett, Missouri, USA 65708 / littletikescommercial.com
USA 800-325-8828 CANADA 800-265-9953 INTERNATIONAL +1 417-235-6917

D70185 Rev. B - January 01, 2020

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CERTIFICATE OF REGISTRATION

PlayPower L.T. Farmington, Inc.

Main Site: 878 Highway 60, Monett, Missouri, 65708, United States

Additional Site: 907 East County Road, Monett, Missouri, 65708, United States

This is to certify that the management system has been registered by Intertek as conforming to the requirements of:

ISO 14001:2015

The management system is applicable to:

Main site: Design, manufacture and worldwide shipping of playground and recreation equipment and marine dock systems.

Additional site: Manufacturing of rotary plastic molding.

The validity of this certificate depends on the validity of the Main certificate #EMS-0033

Certificate Number:

EMS-0033-b

Initial Certification Date:

21 September 2008

Date of Certification Decision:

01 September 2020

Issuing Date:

01 September 2020

Valid Until:

20 September 2033



Intertek

Calin Moldoveanu
President, Business Assurance

Intertek Testing Services NA, Inc. dba Intertek
900 Chelmsford Street,
Lowell, MA, USA



In the issuance of this certificate, Intertek assumes no liability to any party other than to the Client, and then only in accordance with the agreed Upon Certification Agreement. This certificate's validity is subject to the organization maintaining their system in accordance with Intertek's requirements for systems certification. Validity may be confirmed via email at certificate.validation@intertek.com or by scanning the code to the right with a smartphone.

The certificate remains the property of Intertek, to whom it must be returned upon request.
CT-ISO14001:2015-ANAB-EN-LT-32 dec.17





PlayPower LT Farmington, Inc.
878 E. US Hwy 60
Monett, MO 65708
1-800-325-8828

QUOTE: OE25001164
CUSTOMER: TEMP25000106
Project: 25000953

Fireside Park Playground Quote

Bill To:

City of Wyoming
26885 Forest Boulevard North
Wyoming, MN 55092
Grant MacFarlane
651-272-5504

Project Name & Location:

Fireside Park

gmacfarlane@wyomingmn.org

Prepared by:

NORTHLAND RECREATION LLC
JASON EDDY
651-328-0808
WOODBURY, MN 55129
JASON@NORTHLANDREC.COM

Quote Number: OE25001164
Quote Date: 2/7/2025
Valid For: 90 Days From Quote Date

PlayArea_1

Product line: PlayBuilders
Age group: 5-12_ASTM

Global defaults

Belt Swing Seat Color	FOREST GREEN
Entry Slide Color	FOREST GREEN
Exit Slide Color	BLUE
Gator Color	
Gator Mounting Method	
High Bank Right 1 Color	FOREST GREEN
High Bank Right 2 Color	FOREST GREEN
Infinity 1 Plastic Clr	FOREST GREEN
Kid Builder Post Color	
Laminated Panel	FOREST GREEN-SAND-FOREST GREEN
MaxPlay TM Swing Clr	METALLIC GRAY
PB Ground Cover	
Pb Overhead Color	LIME
PB Panel/Crawl Tunnel Color	LIME
PB Slide Color	FOREST GREEN
PB Vinyl Clr	Brown
Plastic Steering Wheel	RED
Play Builder Accent Color	LIME
Play Builder Post Color	METALLIC GRAY
Quantum II Nar Hood Color	FOREST GREEN
Rock Ground Cover	
Section 3 Slide Color	FOREST GREEN
Spinner Component Mounting	
Stand-n-Spin Clr	FOREST GREEN
Tot Swing Seat Color	
Us/Csa Labels For Swings	

Components

Part Number	Description	Qty	Weight	Volume
100005100	Deck-To-Deck, 205 mm (8")(brown only)	2.00	10.00	0.03
100005233	Deck-To-Deck, long, 205 mm (8") f/ split deck (brown only)	1.00	15.00	0.04
100005274	Square Deck	1.00	77.00	2.92
100005350	Half-Square Deck	2.00	75.00	1.51
100005640	Triangle Deck	4.00	30.00	4.01
188MIRAGE	Mirage Swing Seat (gray only) f/ 8' beams only	1.00	40.00	12.00
200060513	Single Rung	1.00	5.00	0.05
200064814	Wave Slide, 1625 mm (64") deck	1.00	150.00	48.24
200064815	Elbow Slide, 915 mm (36") deck	1.00	97.00	37.85
200072938	TOOL BOX F/PLAY BUILDERS (MM)	1.00	5.00	0.36
200074145	Sculpture, Gator Walk Gator Color: FOREST GREEN	1.00	56.00	8.65
200092985	Stepping Stones - sold singly	1.00	39.00	7.90
200102552	Fan Climber, 1625 mm (64") deck	1.00	131.00	55.00
200125981	8' (2.4 m) Cat Walk, w/safety rails	1.00	286.00	55.53
200200163	Wave Slide, 1422mm (56") Maxplay style	1.00	128.00	52.00
200200531	KIT MAINTENANCE PB W/O LIST PRICE	1.00	0.00	0.00
200200657	Deck to Deck Steps 610mm (24"), PB, (large hole) w/ safety rails	1.00	130.00	11.60
200200659	Deck to Deck Steps 813mm (32"), PB, (large hole) w/ safety rails	1.00	180.00	16.70
200200767	PB Transfer Station (2006) w/step [No deck to deck steps]	1.00	175.00	15.00
200201539	Stand N Spin	1.00	118.00	19.90
200202202	MAXPLAY 8' STANDARD BEAM (frame only) two seat per bay	1.00	220.00	11.50
200202204	MAXPLAY 8' ADD-ON STANDARD BEAM (frame only) two seat per bay	1.00	140.00	9.30
200202243	PB Roundabout Overhead	1.00	125.00	20.00
200202302	Infinity Hi-Climb 96"(2440 MM)	1.00	240.00	135.00
200202614	PB Post w/Cap 2895MM (114")	1.00	42.00	1.90
200202616	PB Post w/Cap 3300MM (130")	6.00	47.00	2.10
200202618	PB Post w/Cap 3710MM (146")	5.00	53.00	2.40
200202619	PB Post w/Cap 3910MM (154")	2.00	56.00	2.50
200202622	PB Post w/Cap 4520MM (178")	4.00	65.00	2.90
200202626	PB Post w/Cap 5335MM (210")	1.00	76.00	3.40
200202738	Small Fun Rock Freestanding	1.00	219.00	67.00
200202835	ASSY BELT SEAT F/8' SWING W/CHAIN	2.00	18.00	0.50
200202836	ASSY TOT SEAT F/8' SWING W/CHAIN	1.00	21.00	1.00
200203115	Snake Pole, 2440 mm (96") deck	1.00	110.00	26.00
200203153	Quantum II Spiral Slide Right 96" deck Entry Slide Color: FOREST GREEN Exit Slide Color: FOREST GREEN High Bank Right 1 Color: FOREST GREEN High Bank Right 2 Color: FOREST GREEN Quantum II Nar Hood Color: FOREST GREEN Section 3 Slide Color: FOREST GREEN	1.00	210.00	162.00
200203206	Boingo	1.00	15.00	2.00
200203463	NU-Edge X Trail Climber 64" PB	1.00	160.00	0.00
200203578	Steering Wheel, plastic, post mount PB	1.00	3.00	1.30
200203717	Tree 3D Post Topper	2.00	25.00	1.00
HW7704-1	HRDW PKG F/CLAMP ELIMINATION S1/1	2.00	1.00	0.00
M00000963	Lola, Snail C spring rider	1.00	55.00	38.00

Total Play Equipment Including Freight Per Attached Drawing & Component List	
Above - Based on Play Builders 3.5" Upright Post System	\$39,680.80
Installation of Above Play Equipment Only	\$11,437.20
Approx 260 Lineal Feet of Concrete Curb - 12" x 6"	\$11,232.00
Approx. 200 Cubic Yards Engineered Wood Fiber Playground Surfacing & Install	\$ 7,650.00

*Note: Removal of existing equipment & surfacing, excavation of site to proper depth, drain tile (if needed), backfilling and landscaping around perimeter and any access paths are not included.

Totals:

Equipment Weight:	6,294.00 lbs
Equipment Volume:	895.46 ft ³
Products Subtotal:	\$70,000.00
Installation:	Included
Estimated Sales Tax*:	Not Included - Tax Exempt
Freight:	Included
Grand Total:	\$70,000.00

Make Purchase Orders Out To:

PlayPower LT Farmington, Inc.
Remit Purchase Orders To:
PlayPower LT Farmington, Inc.
Attention: Sales Administration
878 E US Hwy 60
Monett, Missouri, USA 65708
1-800-325-8828

Make Checks Payable To:

PlayPower LT Farmington, Inc.
Remit Checks To:
PlayPower LT Farmington
PO Box 734155
Dallas, TX 75373-4155

NOTE:

* Applicable sales taxes will be confirmed once order and any tax certificates are received

† Denotes drop ship item.

Unloading, storage, installation, surfacing and site work are not included unless specifically noted on quotation.

Not responsible for filter cloth, irrigation rerouting, grass damage, or checking for underground utilities.

If installation is quoted, it is assumed that the site has been prepared and that any grade slope in any direction does not exceed 2%. In the event that unexpected soil conditions, such as subsurface rock, are encountered during installation, additional costs to the customer will be applicable.

The acceptance signature below serves as authorization to order the items quoted and indicates acceptance of the prices listed. All terms are subject to credit approval.

COMMENTS:

This playground contains 13.38% recycled content
This playground qualifies for 1 LEED point(s)

This Quote shall not become a binding contract until signed and delivered by both Customer and PlayPower LT Farmington Inc ("PPLT"). Sales Representative is not authorized to sign this Quote on behalf of PPLT or Customer, and signed Quotes cannot be accepted from Sales Representative. To submit this offer, please sign below and forward a complete signed copy of this Quote directly to "PPLT Sales Administration" via fax (417)354-2273 or email

outdoordes@LTCPS.com. Upon acceptance, PPLT will return a fully-signed copy of the Quote to Customer (with copy to Sales Representative) via fax or e mail.

THIS QUOTE IS LIMITED TO AND GOVERNED BY THE TERMS CONTAINED HEREIN. PPLT objects to any other terms proposed by Customer, in writing or otherwise, as material alterations, and all such proposed terms shall be void. Customer authorizes PPLT to ship the Equipment and agrees to pay PPLT the total amount specified. Shipping terms are FOB the place of shipment via common carrier designated by PPLT. Payment terms are Net-30 days from invoice date with approved credit and all charges are due and payable in full at PO Box 734155, Dallas, TX 75373-4155, unless notified otherwise by PPLT in writing. Customer agrees to pay all additional service charges for past due invoices. Customer must provide proper tax exemption certificates to PPLT, and shall promptly pay and discharge all otherwise applicable taxes, license fees, levies and other impositions on the Equipment at its own expense.

CUSTOMER HEREBY SUBMITS ITS OFFER TO PURCHASE THE EQUIPMENT ACCORDING TO THE TERMS STATED IN THIS QUOTE AND SUBJECT TO FINAL APPROVAL BY PPLT.

Submitted By	Printed Name and Title	Date
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THE FOREGOING QUOTE AND OFFER ARE HEREBY APPROVED AND ACCEPTED BY PLAYPOWER LT FARMINGTON INC.

By: _____ Date: _____

ADDITIONAL TERMS & CONDITIONS OF SALE

1. Use & Maintenance. Customer agrees to regularly inspect and maintain the Equipment, and to provide, inspect and maintain appropriate safety surfacing under and around the Equipment, in accordance with PPLT's product literature and the most current Consumer Product Safety Commission Handbook for Public Playground Safety.
2. Default, Remedies & Delinquency Charges. Customer's failure to pay any invoice when due, or its failure to otherwise comply with the terms of this Quote, shall constitute a default under all unsatisfied invoices ("Event of Default"). Upon an Event of Default, PPLT shall have all remedies available to it at law or equity, including, without limitation, all remedies afforded a secured creditor under the Uniform Commercial Code. Customer agrees to assist and cooperate with PPLT to accomplish its filing and enforcement of mechanic's or other liens with respect to the Equipment or its location or its repossession of the Equipment, and Customer expressly waives all rights to possess the Equipment after an Event of Default. All remedies are cumulative and not alternative, and no exercise by PPLT of a remedy will prohibit or waive the exercise of any other remedy. Customer shall pay all reasonable attorneys' fees plus any costs of collection incurred by PPLT in enforcing its rights hereunder. Subject to any limitations under law, Customer shall pay to PPLT as liquidated damages, and not as a penalty, an amount equal to 1.5% per month of any payment that is delinquent in such month and is not received by PPLT within ten (10) days after the date on which due.
3. Limitation of Warranty/ Indemnity. PPLT MAKES NO EQUIPMENT WARRANTIES EXCEPT FOR THOSE STANDARD WARRANTIES ISSUED WITH THE EQUIPMENT, WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE. PPLT SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND ANY LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. CUSTOMER AGREES TO DEFEND, INDEMNIFY AND SAVE PPLT HARMLESS FROM ALL CLAIMS OF ANY KIND FOR DAMAGES OF ANY KIND ARISING OUT OF CUSTOMER'S ALTERATION OF THE EQUIPMENT, ITS FAILURE TO MAINTAIN THE EQUIPMENT, ITS FAILURE TO PROPERLY SUPERVISE EQUIPMENT USE, OR ITS FAILURE TO PROVIDE AND MAINTAIN APPROPRIATE TYPES AND DEPTHS OF SAFETY SURFACING BENEATH AND AROUND THE EQUIPMENT IN ACCORDANCE WITH PPLT'S INSTALLATION AND OWNER'S MANUALS AND THE MOST CURRENT CONSUMER PRODUCT SAFETY COMMISSION HANDBOOK FOR PUBLIC PLAYGROUND SAFETY.
4. Restrictions. Until all amounts due hereunder are paid in full, Customer shall not: (i) permit the Equipment to be levied upon or attached under any legal process; (ii) transfer title to the Equipment or any of Customer's rights therein; or (iii) remove or permit the removal of the Equipment to any location not specified in this Quote.
5. Purchase Money Security Interest. Customer hereby grants, pledges and assigns to PPLT, and PPLT hereby reserves a purchase money security interest in, the Equipment in order to secure the payment and performance in full of all of Customer's obligations hereunder. Customer agrees that PPLT may file one or more financing statements, in order to allow it to perfect, acquire and maintain a superior security interest in the Equipment.
6. Choice of Law and Jurisdiction. All agreements between Customer and PPLT shall be interpreted, and the parties' obligations shall be governed, by the laws of the State of Missouri without reference to its choice of law provisions.

Customer hereby consents to the personal jurisdiction of the state and federal courts located in the city and county of St. Louis, Missouri.

7. Title; Risk of Loss; Insurance. PPLT Retains full title to all Equipment until full payment is received by PPLT. Customer assumes all risk of loss or destruction of or damage to the Equipment by reason of theft, fire, water, or any other cause, and the occurrence of any such casualty shall not relieve the Customer from its obligations hereunder and under any invoices. Until all amounts due hereunder are paid in full, Customer shall insure the Equipment against all such losses and casualties.

8. Waiver; Invalidity. PPLT may waive a default hereunder, or under any invoice or other agreement between Customer and PPLT, or cure such a default at Customer's expense, but shall have no obligation to do either. No waiver shall be deemed to have taken place unless it is in writing, signed by PPLT. Any one waiver shall not constitute a waiver of other defaults or the same kind of default at another time, or a forfeiture of any rights provided to PPLT hereunder or under any invoice. The invalidity of any portion of this Quote shall not affect the force and effect of the remaining valid portions hereof.

9. Entire Agreement; Amendment; Binding Nature. This fully-executed Quote, as supplemented by Change Orders and invoices containing exact amounts of estimates provided herein, constitutes the complete and exclusive agreement between the parties. A Change Order is a written instrument signed by the Customer and PPLT stating their agreement as to any amendment in the terms of this Quote. Customer acknowledges that Change Orders may result in delays and additional costs. The parties agree that all Change Orders shall include appropriate adjustments in price and time frames relating to any requested amendments. Upon full execution, this Quote shall be binding upon and inure to the benefit of the parties and their successors and assigns.

10. Counterparts; Electronic Transmission. This Quote, any invoice, and any other agreement between the parties, may be executed in counterparts, each of which shall constitute an original. The facsimile or other electronic transmission of any signed original document, and retransmission of any signed facsimile or other electronic transmission, shall be the same as the transmission of an original. At the request of either party, the parties will confirm facsimile or other electronically transmitted signatures by signing an original document.

Proposal 1



TRUST
— the —
EXPERTS

For over a decade our customers have entrusted us to provide safe and affordable playground and recreational equipment. Our team of Certified General Contractors and Playground Safety Inspectors will ensure that your project is completed to perfection. We provide truly turnkey service with every step of the process from planning, budgeting, and installation being managed all under one roof.



1-800-573-7529 | www.proplaygrounds.com



Pro Playgrounds
8490 Cabin Hill Road
Tallahassee, FL 32311

Quote

Project Name
Playground Install



Date	Estimate #
1/9/2025	37568

Customer / Bill To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 26885 Forest Blvd.

Ship To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 4364 251 St,



**WE WILL BEAT ANY
PRICE BY 5%!**

Item	Description	Qty	Cost	Total:
	Furnish Materials & Labor To:			
	1. Install 3,381sf of playground wood mulch at a 12" thickness with weed barrier and border timbers			
	2. Install 1 Playground system, 1 swing set, and 1 Merry-Go-Round			
	3. Supply 2 Portable benches			
	PLAYGROUND SYSTEMS			
QS-23-PKP0...	Grand Venetian - Primary	1	20,004.00	20,004.00
QS-23-PSW...	2 Bay 1 Cantilever - Frame w/ Hangers, 2 Bay Belt Seat Package, 1 Seat Bucket Package	1	2,199.00	2,199.00
CLR	Colors: Green or Blue with Black seats			0.00
22-PFS058	Galaxy Disc Merry Go Round	1	3,599.00	3,599.00
Shipping	Combined Shipping and Freight Charges	1	2,400.00	2,400.00
	Sub Total			28,202.00
	SITE AMENITIES			
22-B6WBULP	6' UltraLeisureStandard Bench with Back, Portable	2	599.00	1,198.00
CLR	Colors: TBD			0.00
Shipping	Combined Shipping and Freight Charges	1	367.29	367.29
	Sub Total			1,565.29

AGREED AND ACCEPTED:

If the above total price, scope of work, specifications, terms and conditions are acceptable, sign below indicating your acceptance and authorization for Pro Playgrounds to proceed with the work and/or sales transaction described in this quotation. Upon signature and payment in accordance with this quote, Pro Playgrounds will proceed with the work and/or sales transaction.

Signature

Name / Title

Date

Subtotal:

Sales Tax: (7.5%)

Total:

Terms and Conditions - Price valid for 30 days and subject to change. 1. If installation is not included with your purchase, client will be responsible for coordinating, receiving and unloading of all goods, delivery drivers will not help unload goods. 2. Client will be responsible to inspect goods for defect, damage or missing parts, any deficiency or missing parts must be noted on delivery slip. 3. Client will be responsible for costs due to cancelled or missed delivery appointments. 4. Client has reviewed all items, colors and descriptions on this quote for accuracy and correctness. 5. If quote includes installation of goods, the installation is subject to the terms and conditions of Pro Playgrounds "Standard Installation Agreement" a copy of which may be obtained from your Sales

1-800-573-7529 | www.proplaygrounds.com



The Play & Recreation Experts

Pro Playgrounds
8490 Cabin Hill Road
Tallahassee, FL 32311

Quote

Project Name
Playground Install



Date	Estimate #
1/9/2025	37568

Customer / Bill To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 26885 Forest Blvd.

Ship To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 4364 251 St,



**WE WILL BEAT ANY
PRICE BY 5%!**

Item	Description	Qty	Cost	Total:
SAFETY SURFACING				
EWFM	Engineered Wood Fiber Playground Mulch	126	45.00	5,670.00
22-2BY2412	12" Border Timber With Spike	64	31.00	1,984.00
GFAB	Weed Barrier	3,381	0.20	676.20
LPIN	Landscape pins for securing underlayment	4	55.00	220.00
Shipping	Combined Shipping and Freight Charges	1	3,324.42	3,324.42
	Sub Total			11,874.62
RAW MATERIALS				
FBLOCK	Footer Blocks	25	3.75	93.75
CC80	Concrete for Anchoring - Delivered Cost	85	8.40	714.00
	Sub Total			807.75
RENTALS, LABOR, & INSTALL				
22-Rentals	Rentals for Install	1	2,709.40	2,709.40
LBR	Labor and Installation	1	23,544.00	23,544.00
	Sub Total			26,253.40
DSC	Discount Valid Until 01/31/25	1	-8,704.06	-8,704.06
NOTE				
-Quote doesn't account for any removal of surfacing material or exsisting structures				
-Quote accounts for current area to be flush or at grade with ground level				

AGREED AND ACCEPTED:

If the above total price, scope of work, specifications, terms and conditions are acceptable, sign below indicating your acceptance and authorization for Pro Playgrounds to proceed with the work and/or sales transaction described in this quotation. Upon signature and payment in accordance with this quote, Pro Playgrounds will proceed with the work and/or sales transaction.

Signature

Name / Title

Date

Subtotal: \$59,999.00

Sales Tax: (7.5%) \$0.00

Total: \$59,999.00

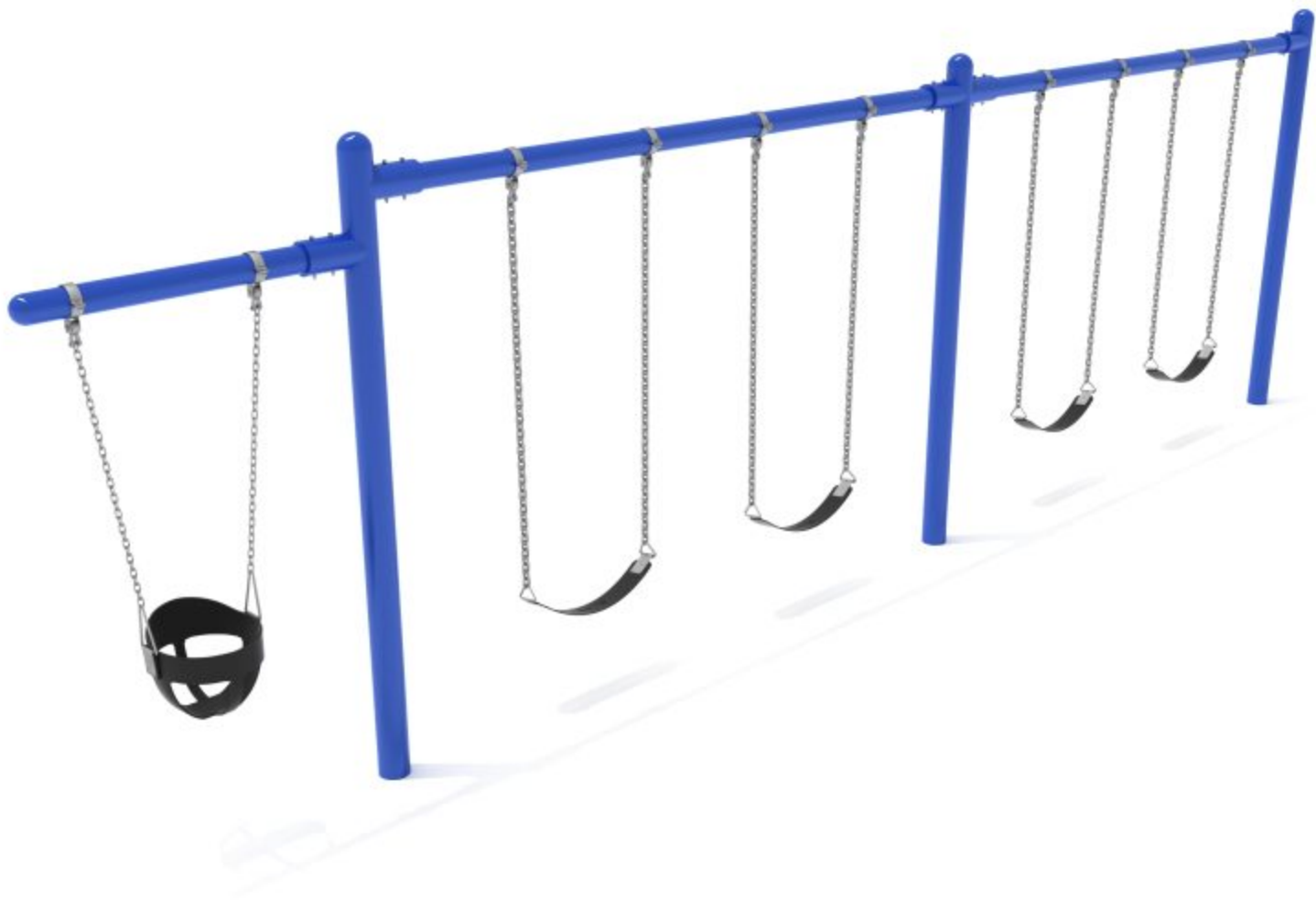
Terms and Conditions - Price valid for 30 days and subject to change. 1. If installation is not included with your purchase, client will be responsible for coordinating, receiving and unloading of all goods, delivery drivers will not help unload goods. 2. Client will be responsible to inspect goods for defect, damage or missing parts, any deficiency or missing parts must be noted on delivery slip. 3. Client will be responsible for costs due to cancelled or missed delivery appointments. 4. Client has reviewed all items, colors and descriptions on this quote for accuracy and correctness. 5. If quote includes installation of goods, the installation is subject to the terms and conditions of Pro Playgrounds "Standard Installation Agreement" a copy of which may be obtained from your Sales

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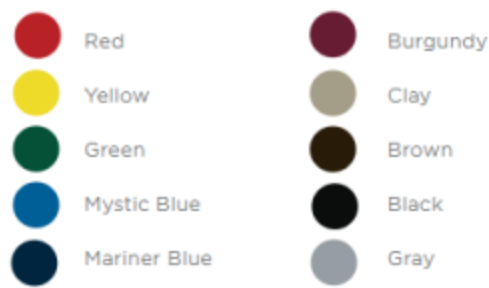






Site Amenities Colors

Essentials Amenities | Textured Polyethylene



Basic Amenities | Thermoplastic



Powder Coat

Gloss



Matte, Textured & Metallic







FIRESIDE PARK PLAYGROUND

PLAYGROUND EQUIPMENT

- 2 Bay- 1 Cantilever Single Post Swing- PSW210WS
- Grand Venetian Commercial Playground System- PKP029P
- Galaxy Disc Merry Go Round- PFS058
- (2) X 6’ Ultra Leisure Portable Bench with Back- B6WBULP

PLAYGROUND INFORMATION

2 BAY- 1 CANTILEVER SINGLE POST SWING

SKU: PSW210WS
Quantity: 1



GRAND VENETIAN COMMERCIAL PLAYGROUND SYSTEM

SKU: PKP029P
Quantity: 1
Use Zone: 35’ X 39’
Age Group: 5 to 12 Years



GALAXY DISC MERRY GO ROUND

SKU: PFS058
Use Zone: 18’ 6” X 18’ 6”
Age Group: 2 to 12 Years



6’ ULTRALEISURE PORTABLE BENCH WITH BACK

SKU: B6WBULP
Quantity: 1



ProPlaygrounds, The Play
and Recreation Experts
1-800-573-PLAY
www.proplaygrounds.com

DESIGN
APPROVAL

By signing or initialing below, you agree that you have reviewed this drawing carefully and approve all elements depicted in this drawing which include the specific items themselves and their colors and placement as well as any surfacing depicted on this drawing including the type of surfacing, colors, placement, layout, square footage, etc. Deviations or requests for changes from this plan after products have been ordered and/or work has begun may result in additional charges, change orders and delays to your project.

APPROVED BY:

SIGNATURE / TITLE:

DATE:

PROJECT NAME:

FIRESIDE PARK
PLAYGROUND

ADDRESS:

4361 251 ST,
WYOMING,
MN 55092

REVISION:

1

DRAWN BY: MM

DATE: 01.10.2025

SHEET 1 OF 2

FIRESIDE PARK PLAYGROUND



ProPlaygrounds, The Play
and Recreation Experts
1-800-573-PLAY
www.proplaygrounds.com

DESIGN
APPROVAL

By signing or initialing below, you agree that you have reviewed this drawing carefully and approve all elements depicted in this drawing which include the specific items themselves and their colors and placement as well as any surfacing depicted on this drawing including the type of surfacing, colors, placement, layout, square footage, etc. Deviations or requests for changes from this plan after products have been ordered and/or work has begun may result in additional charges, change orders and delays to your project.

APPROVED BY:

SIGNATURE / TITLE:

DATE:

PROJECT NAME:

FIRESIDE PARK
PLAYGROUND

ADDRESS:

4361 251 ST,
WYOMING,
MN 55092

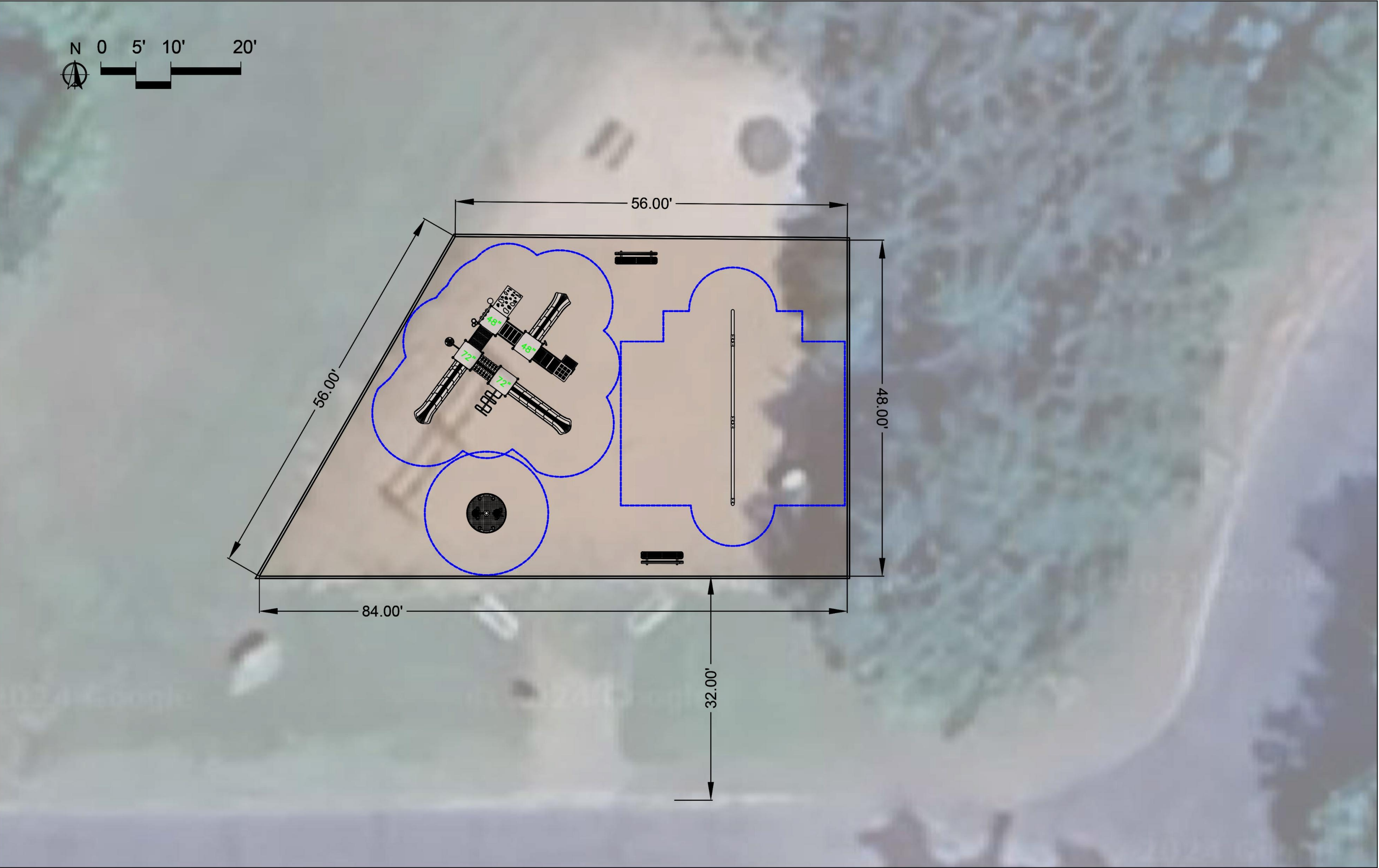
REVISION:

1

DRAWN BY: MM

DATE: 01.10.2025

SHEET 2 OF 2



PLAYGROUND EQUIPMENT

- 2 Bay- 1 Cantilever Single Post Swing- PSW210WS
- Grand Venetian Commercial Playground System- PKP029P
- Galaxy Disc Merry Go Round- PFS058
- (2) X 6' Ultra Leisure Portable Bench with Back- B6WBULP

PROPOSED SURFACING



- EWF Mulch with Borders
- Surfacing Area: **3,381** SQ FT
- 61 Borders

Proposal 2



TRUST
— the —
EXPERTS

For over a decade our customers have entrusted us to provide safe and affordable playground and recreational equipment. Our team of Certified General Contractors and Playground Safety Inspectors will ensure that your project is completed to perfection. We provide truly turnkey service with every step of the process from planning, budgeting, and installation being managed all under one roof.



1-800-573-7529 | www.proplaygrounds.com

Project Name
Playground Install



Date	Estimate #
1/9/2025	37480

Customer / Bill To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 26885 Forest Blvd.

Ship To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 4364 251 St,



**WE WILL BEAT ANY
PRICE BY 5%!**

Item	Description	Qty	Cost	Total:
	Furnish Materials & Labor To:			
	1. Install 6,225sf of playground wood mulch for a 84'X76' area at a 12" thickness with weed barrier and border timbers			
	2. Install 1 Playground system, 1 swing set, and 1 Merry-Go-Round			
	3. Supply 2 Portable benches			
	PLAYGROUND SYSTEMS			
QS-23-PKP0...	Grand Venetian - Primary	1	20,004.00	20,004.00
QS-23-PSW...	2 Bay 1 Cantilever - Frame w/ Hangers, 2 Bay Belt Seat Package, 1 Seat Bucket Package	1	2,199.00	2,199.00
CLR	Colors: Green or Blue with Black seats			0.00
22-PFS058	Galaxy Disc Merry Go Round	1	3,599.00	3,599.00
Shipping	Combined Shipping and Freight Charges	1	2,400.00	2,400.00
	Sub Total			28,202.00
	SITE AMENITIES			
22-B6WBULP	6' UltraLeisureStandard Bench with Back, Portable	2	599.00	1,198.00
CLR	Colors: TBD			0.00
Shipping	Combined Shipping and Freight Charges	1	367.29	367.29
	Sub Total			1,565.29

AGREED AND ACCEPTED:

If the above total price, scope of work, specifications, terms and conditions are acceptable, sign below indicating your acceptance and authorization for Pro Playgrounds to proceed with the work and/or sales transaction described in this quotation. Upon signature and payment in accordance with this quote, Pro Playgrounds will proceed with the work and/or sales transaction.

Signature

Name / Title

Date

Subtotal:

Sales Tax: (7.5%)

Total:

Terms and Conditions - Price valid for 30 days and subject to change. 1. If installation is not included with your purchase, client will be responsible for coordinating, receiving and unloading of all goods, delivery drivers will not help unload goods. 2. Client will be responsible to inspect goods for defect, damage or missing parts, any deficiency or missing parts must be noted on delivery slip. 3. Client will be responsible for costs due to cancelled or missed delivery appointments. 4. Client has reviewed all items, colors and descriptions on this quote for accuracy and correctness. 5. If quote includes installation of goods, the installation is subject to the terms and conditions of Pro Playgrounds "Standard Installation Agreement" a copy of which may be obtained from your Sales



Pro Playgrounds
8490 Cabin Hill Road
Tallahassee, FL 32311

Quote

Project Name
Playground Install



Date	Estimate #
1/9/2025	37480

Customer / Bill To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 26885 Forest Blvd.

Ship To
City of Wyoming Park Advisory Commission Attn: Grant MacFarlane 4364 251 St,



**WE WILL BEAT ANY
PRICE BY 5%!**

Item	Description	Qty	Cost	Total:
	SAFETY SURFACING			
EWFM	Engineered Wood Fiber Playground Mulch	237	45.00	10,665.00
22-2BY2412	12" Border Timber With Spike	83	31.00	2,573.00
GFAB	Weed Barrier	6,225	0.20	1,245.00
LPIN	Landscape pins for securing underlayment	7	55.00	385.00
Shipping	Combined Shipping and Freight Charges	1	3,593.11	3,593.11
	Sub Total			18,461.11
	RAW MATERIALS			
FBLOCK	Footer Blocks	25	3.75	93.75
CC80	Concrete for Anchoring - Delivered Cost	85	8.40	714.00
	Sub Total			807.75
	RENTALS, LABOR, & INSTALL			
22-Rentals	Rentals for Install	1	2,709.40	2,709.40
LBR	Labor and Installation	1	26,661.00	26,661.00
	Sub Total			29,370.40
DSC	Discount Valid Until 01/31/25	1	-10,407.55	-10,407.55
	NOTE			
	-Quote doesn't account for any removal of surfacing material or exsisting structures			
	-Quote accounts for current area to be flush or at grade with ground level			

AGREED AND ACCEPTED:

If the above total price, scope of work, specifications, terms and conditions are acceptable, sign below indicating your acceptance and authorization for Pro Playgrounds to proceed with the work and/or sales transaction described in this quotation. Upon signature and payment in accordance with this quote, Pro Playgrounds will proceed with the work and/or sales transaction.

Signature

Name / Title

Date

Subtotal: \$67,999.00

Sales Tax: (7.5%) \$0.00

Total: \$67,999.00

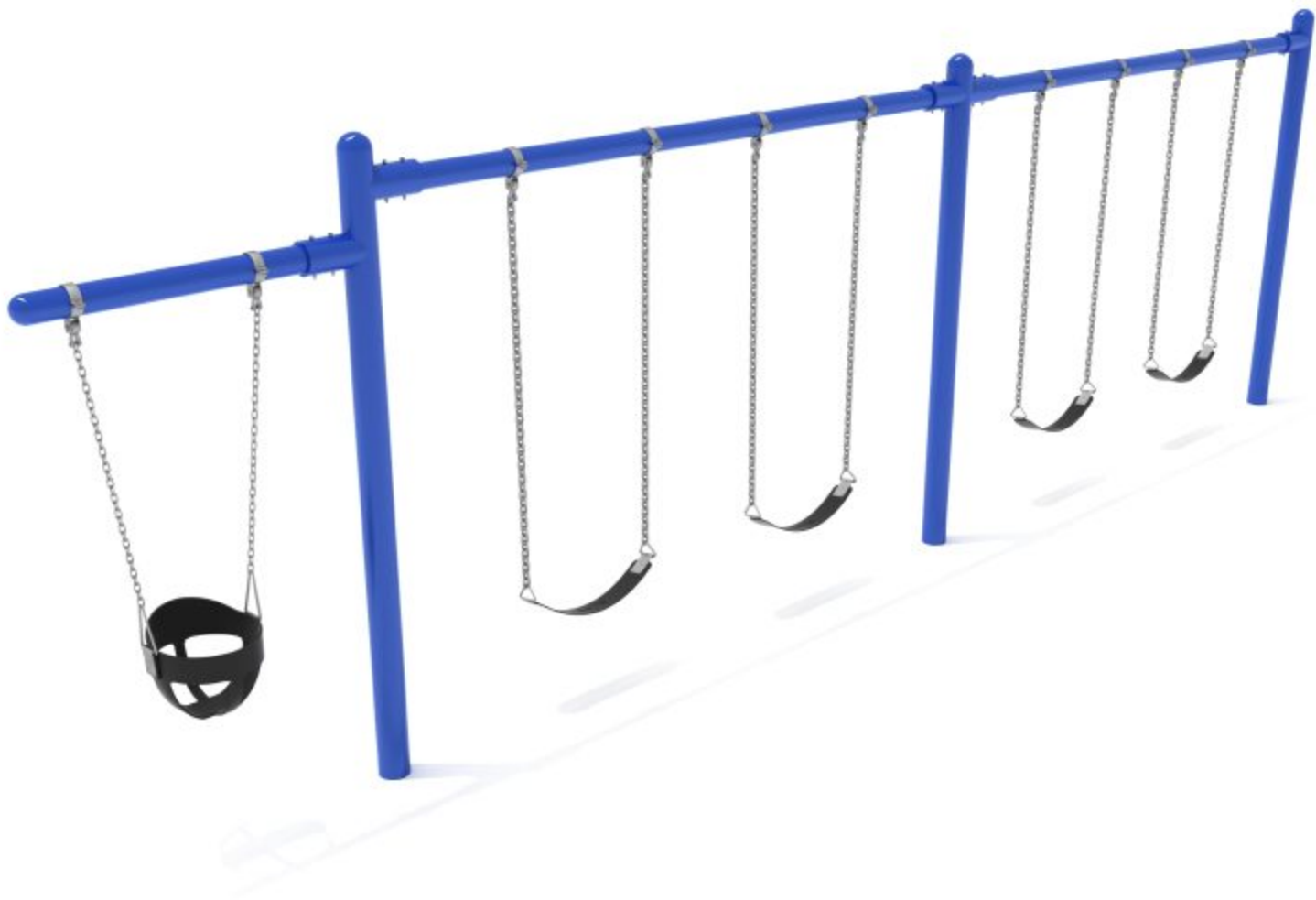
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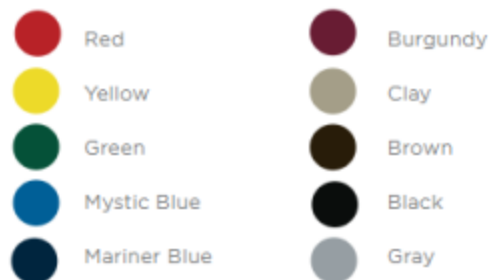






Site Amenities Colors

Essentials Amenities | Textured Polyethylene



Basic Amenities | Thermoplastic



Powder Coat

Gloss



Matte, Textured & Metallic







FIRESIDE PARK PLAYGROUND

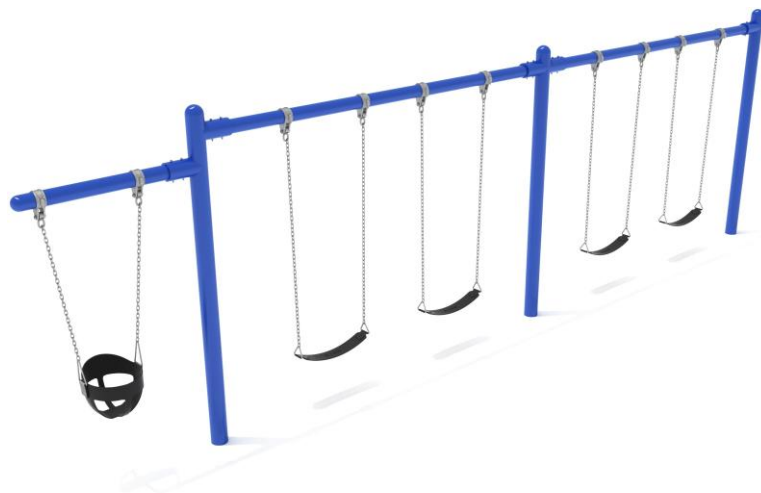
PLAYGROUND EQUIPMENT

- 2 Bay- 1 Cantilever Single Post Swing- PSW210WS
- Grand Venetian Commercial Playground System- PKP029P
- Galaxy Disc Merry Go Round- PFS058
- (2) X 6’ Ultra Leisure Portable Bench with Back- B6WBULP

PLAYGROUND INFORMATION

2 BAY- 1 CANTILEVER SINGLE POST SWING

SKU: PSW210WS
Quantity: 1



GRAND VENETIAN COMMERCIAL PLAYGROUND SYSTEM

SKU: PKP029P
Quantity: 1
Use Zone: 35’ X 39’
Age Group: 5 to 12 Years



GALAXY DISC MERRY GO ROUND

SKU: PFS058
Use Zone: 18’ 6” X 18’ 6”
Age Group: 2 to 12 Years



6’ ULTRALEISURE PORTABLE BENCH WITH BACK

SKU: B6WBULP
Quantity: 1



ProPlaygrounds, The Play
and Recreation Experts
1-800-573-PLAY
www.proplaygrounds.com

DESIGN
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APPROVED BY:

SIGNATURE / TITLE:

DATE:

PROJECT NAME:

FIRESIDE PARK
PLAYGROUND

ADDRESS:

4361 251 ST,
WYOMING,
MN 55092

REVISION:

2

DRAWN BY: MM

DATE: 01.13.2025

SHEET 1 OF 2

FIRESIDE PARK PLAYGROUND



ProPlaygrounds, The Play
and Recreation Experts
1-800-573-PLAY
www.proplaygrounds.com

DESIGN
APPROVAL

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DATE:

PROJECT NAME:

FIRESIDE PARK
PLAYGROUND

ADDRESS:

4361 251 ST,
WYOMING,
MN 55092

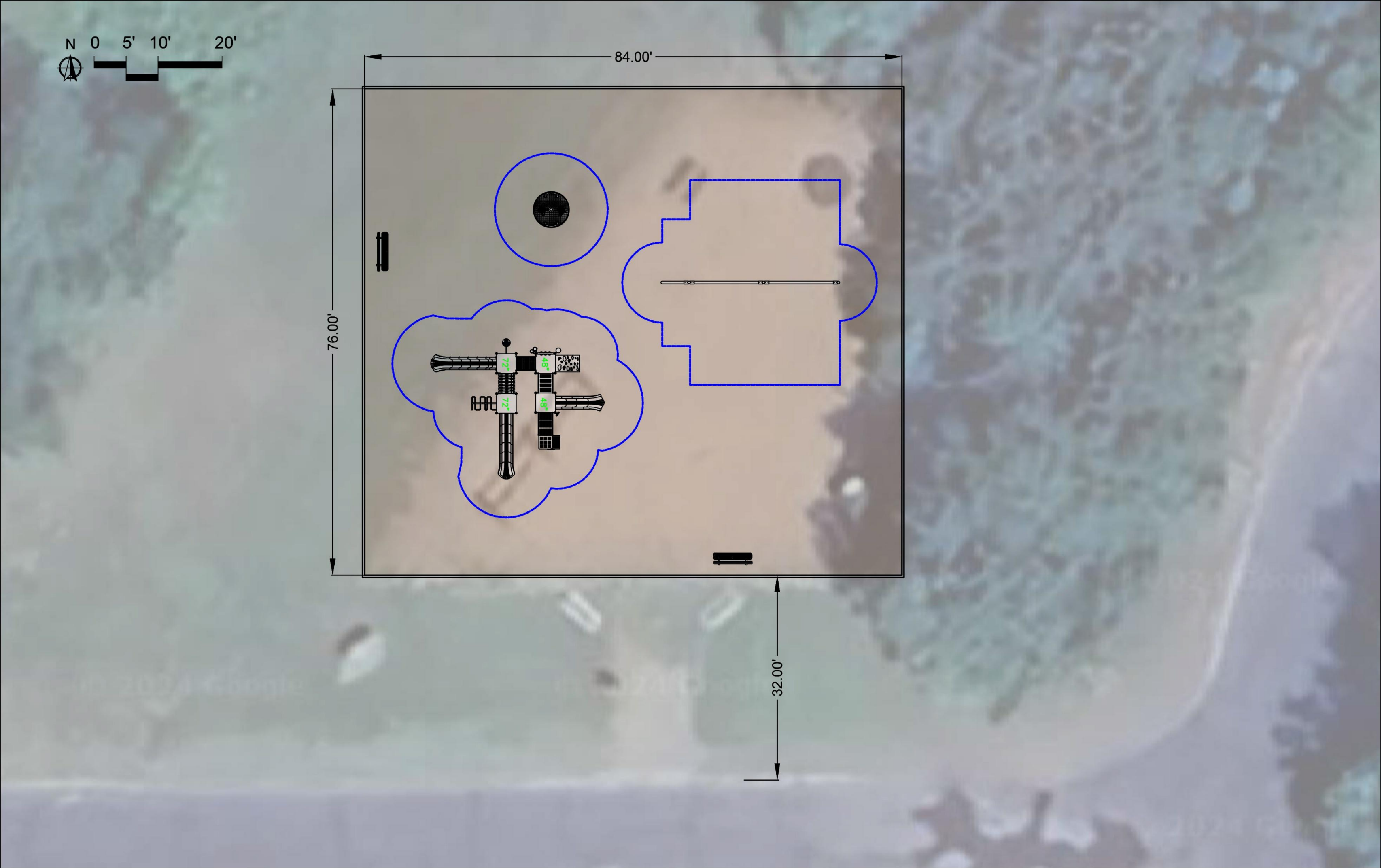
REVISION:

2

DRAWN BY: MM

DATE: 01.13.2025

SHEET 2 OF 2



PLAYGROUND EQUIPMENT

- 2 Bay- 1 Cantilever Single Post Swing- PSW210WS
- Grand Venetian Commercial Playground System- PKP029P
- Galaxy Disc Merry Go Round- PFS058
- (2) X 6' Ultra Leisure Portable Bench with Back- B6WBULP

PROPOSED SURFACING



- EWF Mulch with Borders
- Surfacing Area: **6,384** SQ FT
- 80 Borders

251st St | Wyoming, MN 55092

February 05, 2025

Grant MacFarlane
City of Wyoming
26885 Forest Blvd
Wyoming, MN 55092-8346

Dear Grant MacFarlane:

St. Croix Recreation Fun Playgrounds Inc. is delighted to provide City of Wyoming with this playground equipment proposal.

This design was developed with your specific needs in mind, and we look forward to discussing this project further with you to ensure your complete satisfaction. St. Croix Recreation Fun Playgrounds Inc. is confident that this proposal will satisfy City of Wyoming's functional, environmental, and safety requirements -- and most importantly -- bring joy and excitement to the children and families directly benefiting from your new playground.

You have our personal commitment to support this project and your organization in every manner possible, and we look forward to developing a long-standing relationship with City of Wyoming. We appreciate your consideration and value this opportunity to earn your business.

Sincerely,

Mike Basich
Sales Representative

St. Croix Recreation Fun Playgrounds Inc.
1826 Tower Dr W
Stillwater, MN 55082
www.funplaygrounds.com
www.bciburke.com

Phone: 651-430-1247
Fax: -
mb@stcroixrec.com

FEATURED PLAY EVENTS



Velo XL Slide

Rapid and swift, the Velo Slide is designed to be the fastest, most exciting sliding experience for kids!



SPINETIC™

Spinetic is a multi-user spinner that offers children the opportunity to play together and work toward a common goal - an exciting spinning adventure on the playground!



COMET II

It challenges children to utilize their strength, balance and coordination. It can be used by a single child or by a group of children for maximum play ability. Children can sit or stand on the outside or inside of the comet.

DESIGN SUMMARY

St. Croix Recreation Fun Playgrounds Inc. is very pleased to present this Proposal for consideration for the Fireside Park Playground located in Wyoming. BCI Burke Company, LLC has been providing recreational playground equipment for over 100 years and has developed the right mix of world-class capabilities to meet the initial and continuing needs of City of Wyoming. We believe our proposal will meet or exceed your project's requirements and will deliver the greatest value to you.

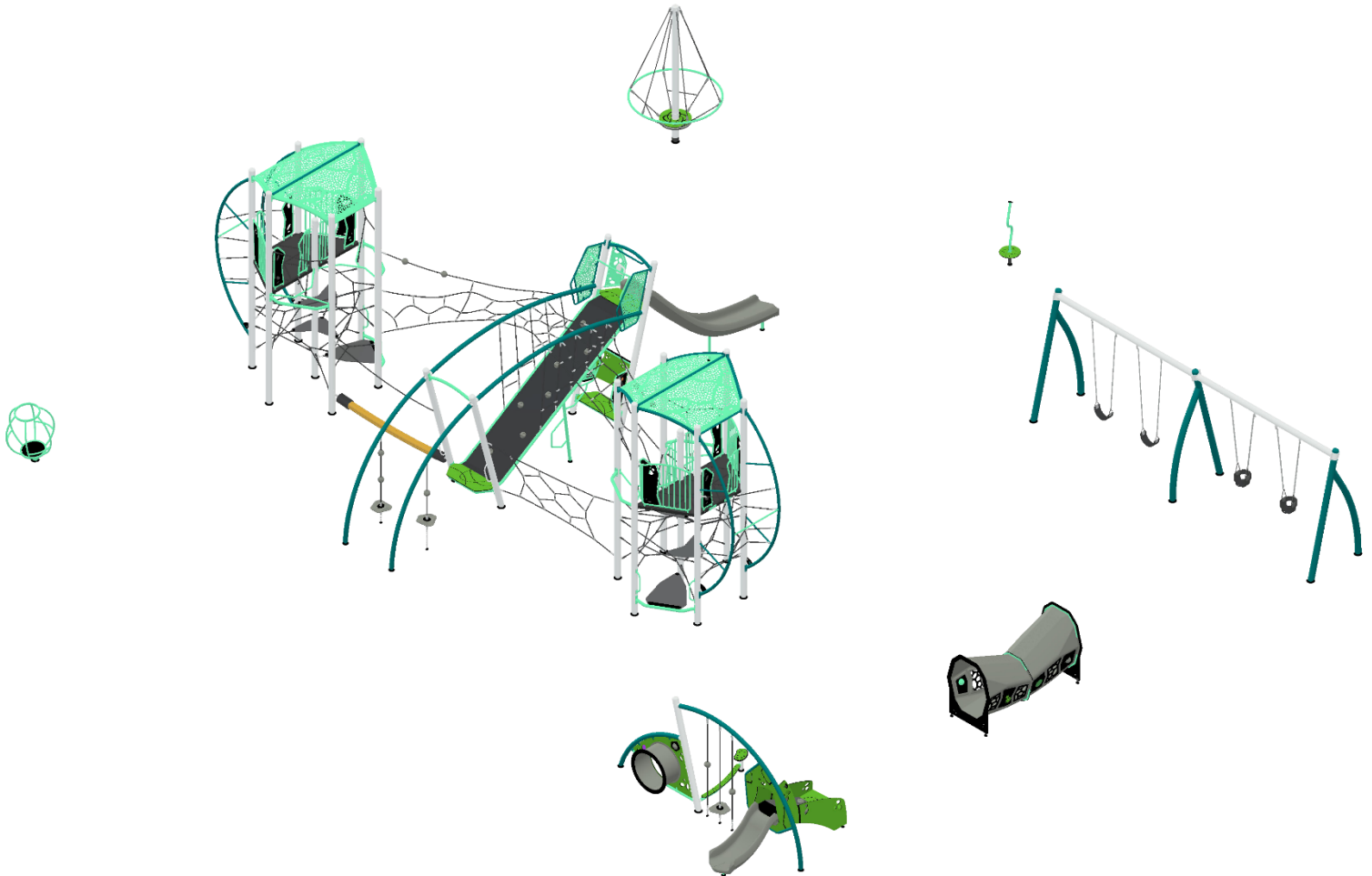
The following is a summary of some of the key elements of our Proposal:

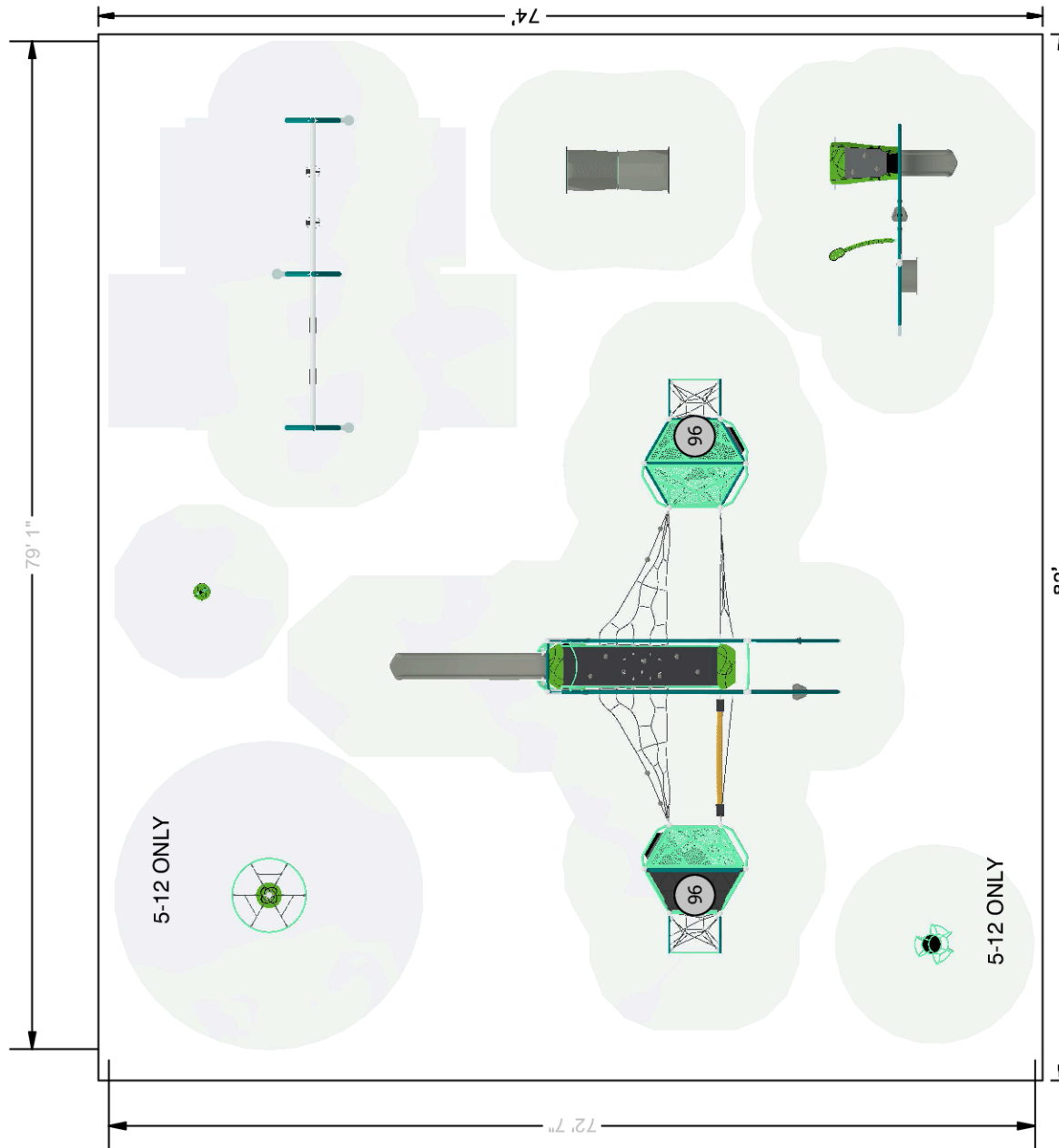
- Project Name: Fireside Park Playground
- Project Number: 100-196685-1
- User Capacity: 127
- Age Groups: 5 to 12, 2 to 12
- Dimensions: 79' 0"x72' 6"
- Designer Name: Christine Pitts

St. Croix Recreation Fun Playgrounds Inc. has developed a custom playground configuration based on the requirements as they have been presented for the Fireside Park Playground playground project. Our custom design will provide a safe and affordable playground environment that is aesthetically pleasing, full of fun for all users and uniquely satisfies your specific requirements. In addition, proposal # 100-196685-1 has been designed with a focus on safety, and is fully compliant with ASTM F1487 and CPSC playground safety standards.

We invite you to review this proposal for the Fireside Park Playground playground project and to contact us with any questions that you may have.

Thank you in advance for giving us the opportunity to make this project a success.





NOTE: ALTHOUGH ALL ATTEMPTS HAVE BEEN MADE TO PROVIDE AN ACCURATE SITE IT MAY NOT TRULY REPRESENT THE AREA WHERE THIS STRUCTURE IS TO BE PLACED.

OVERALL BOUNDING OF USE ZONES **The space requirements shown here are to ASTM standards. Requirements for other standards may be different.

Area: 5733.2 sq. ft.
Perimeter: 303.1 ft.
STRUCTURE SIZE: 7'x79' 1"
POST SIZE(S):

PLAYGROUND ACCESSIBILITY (Provided/Required)

TOTAL EVENTS	ELEVATED EVENTS	TRANSFER ACCESSIBLE EVENTS	RAMP ACCESSIBLE EVENTS	GROUND EVENTS	TYPES OF GROUND EVENTS
35	6 / 3	4 / 0	0 / 0	11 / 2	4 / 2

The use and layout of play components identified in this plan conform to the CPSC guidelines. U.S. CPSC recommends the separation of age groups in playground layouts.

SERIES Burke Basics | Nucleus

GROUP:
5-12 Structure|Freestanding

DESIGNED FOR AGES:
5 to 12, 2 to 12

Fireside Park Playground
Wyoming, MN 55092

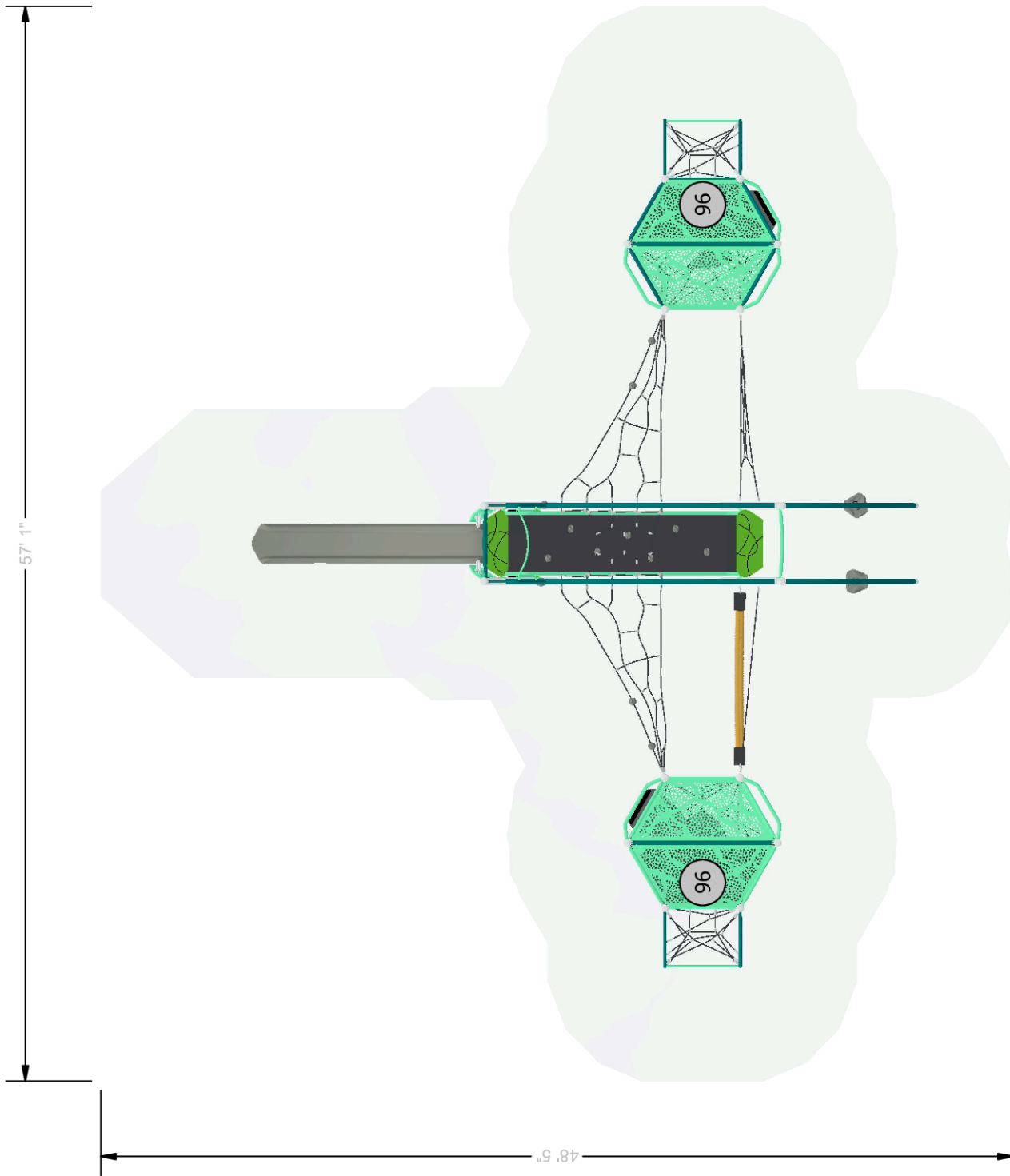
Burke
PLAY THAT MOVES YOU.

SITE PLAN VIEW

02/05/2025

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts



The use and layout of play components identified in this plan conform to the CPSC guidelines. U.S. CPSC recommends the separation of age groups in playground layouts.

PLAYGROUND ACCESSIBILITY (Provided/Required)				
TOTAL EVENTS	ELEVATED EVENTS	TRANSFER ACCESSIBLE EVENTS	RAMP ACCESSIBLE EVENTS	TYPES OF GROUND EVENTS
35	6 / 3	4 / 0	0 / 0	11 / 2 4 / 2

OVERALL BOUNDING OF USE ZONES **The space requirements shown here are to ASTM standards. Requirements for other standards may be different.

Area: 5733.2 sq. ft.
Perimeter: 303.1 ft.
STRUCTURE SIZE: 7'x79' 1"
POST SIZE(S):

Warning: Accessible safety surfacing material is required beneath and around this equipment that is compliant with ASTM, CPSC, and ADAAG requirements.

SERIES Burke Basics | Nucleus

SITE PLAN VIEW

GROUP:
5-12 Structure

Fireside Park Playground
Wyoming, MN 55092

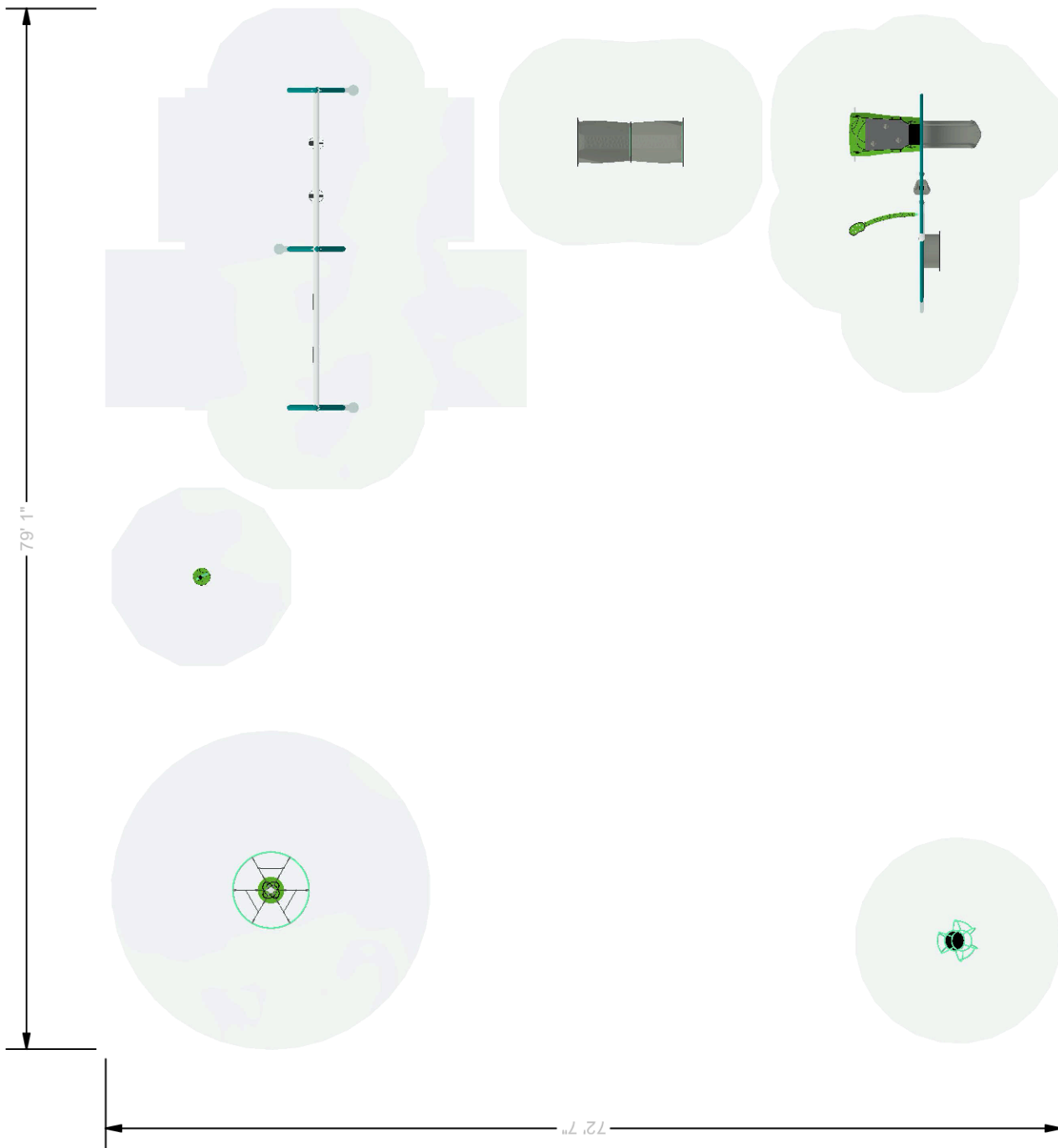
02/05/2025

DESIGNED FOR AGES:
5 to 12

Burke
PLAY THAT MOVES YOU.

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts



OVERALL BOUNDING OF USE ZONES
 Area: 5733.2 sq. ft.
 Perimeter: 303.1 ft.
STRUCTURE SIZE: 7"x79' 1"
POST SIZE(S):

PLAYGROUND ACCESSIBILITY (Provided/Required)

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Warning: Accessible safety surfacing material is required beneath and around this equipment that is compliant with ASTM, CPSC, and ADAAG requirements.

SERIES Burke Basics

GROUP:
Freestanding

DESIGNED FOR AGES:
2 to 12

Fireside Park Playground
Wyoming, MN 55092

Burke
PLAY THAT MOVES YOU.

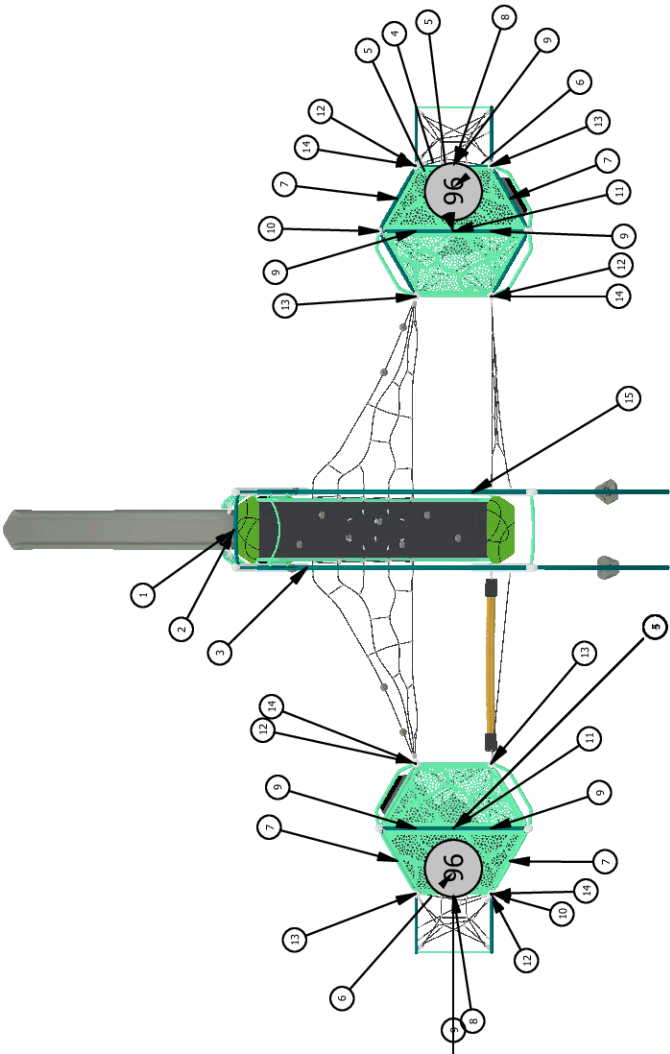
SITE PLAN VIEW

02/05/2025

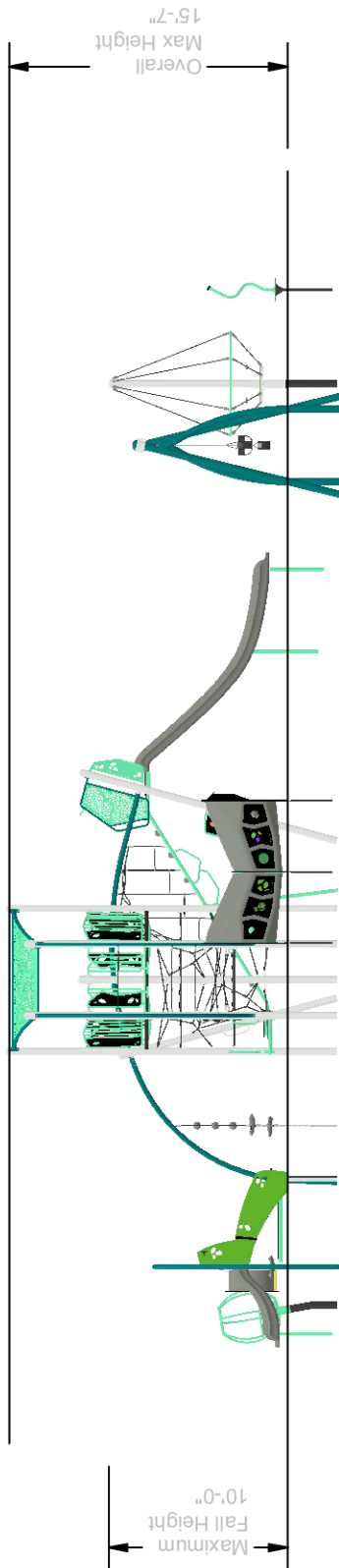
St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts

ITEM	COMP.	DESCRIPTION
1	560-2699	LEVEL X EXTREME CENTER
2	470-0758	VELO XL SLIDE, 88"-96" W/O HOOD
3	560-2720	LEVEL X EXTREME LEFT LINK
4	370-1709	NUCLEUS CORE TRANSFER BELT
5	370-1703	NUCLEUS CORE CROSS SUPPORT
6	270-0132	HALF HEXAGON PLATFORM
7	570-0100	EVOLUTION BARRIER
8	370-1702	NUCLEUS CORE ARCH CLIMBER
9	270-0120	EVOLUTION UNITARY ENCLOSURE
10	370-1705	NUCLEUS CORE CLIMBER, 8'
11	470-0014	EVOLUTION HEX ROOF
12	470-0006	EVOLUTION BOTTOM ROOF SUPPORT, SINGLE
13	470-0008	EVOLUTION SIDE ROOF SUPPORT, LEFT
14	470-0009	EVOLUTION SIDE ROOF SUPPORT, RIGHT
15	560-2721	LEVEL X EXTREME RIGHT LINK



SERIES Burke Basics Nucleus		COMPONENT VIEW	
GROUP: 5-12 Structure		02/05/2025	
DESIGNED FOR AGES: 5 to 12		St. Croix Recreation Fun Playgrounds 100-196685-1	
Fireside Park Playground Wyoming, MN 55092		Designer: Christine Pitts	
BCI BURKE COMPANY, LLC PO BOX 549 FOND DU LAC, WI 54936-0549 920.921.9220 BCIBURKE.COM			



SERIES Burke Basics | Nucleus

GROUP:
5-12 Structure|Freestanding

DESIGNED FOR AGES:
5 to 12, 2 to 12

Fireside Park Playground
Wyoming, MN 55092

Burke
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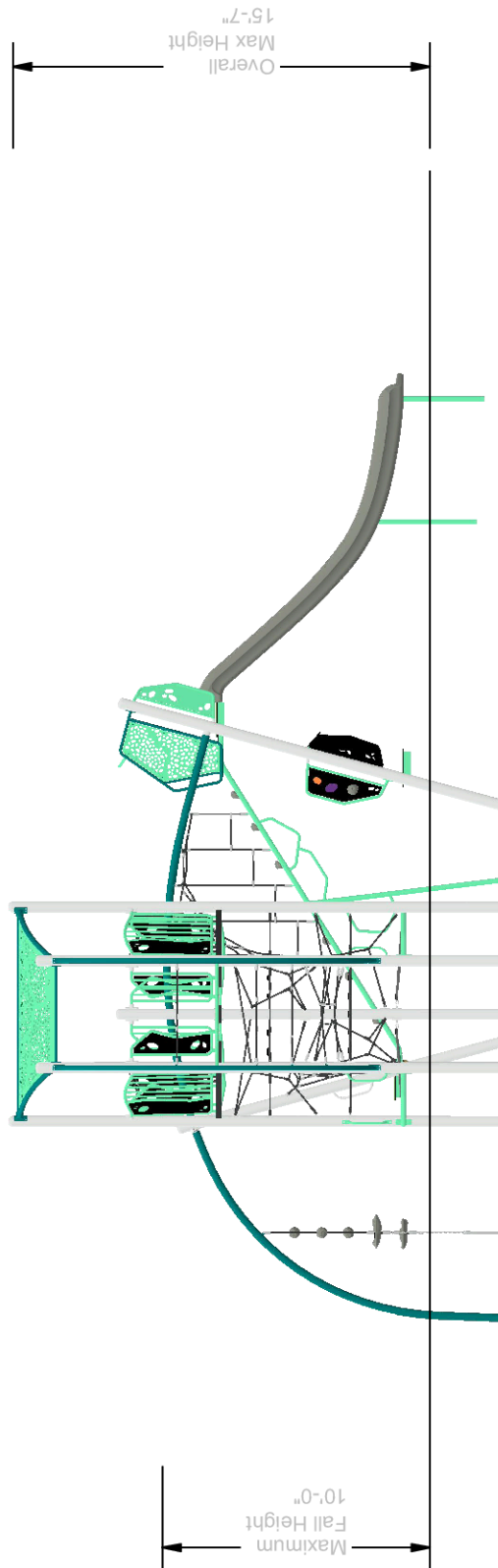
ELEVATION VIEW

02/05/2025

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts

BCI BURKE COMPANY, LLC | PO BOX 549 FOND DU LAC, WI 54936-0549 | 920.921.9220 | BCIBURKE.COM



SERIES Burke Basics | Nucleus

GROUP:
5-12 Structure

DESIGNED FOR AGES:
5 to 12

Fireside Park Playground
Wyoming, MN 55092

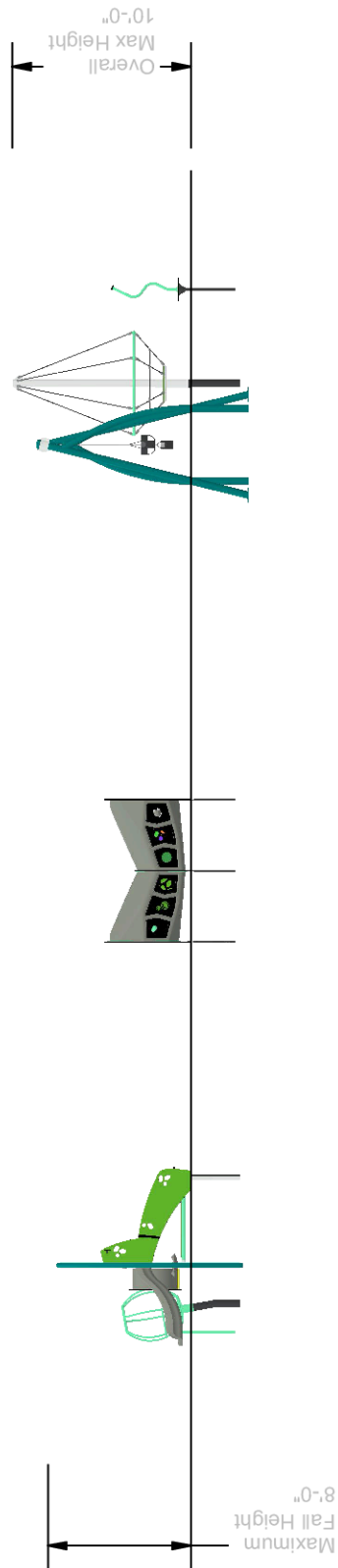
Burke
PLAY THAT MOVES YOU

ELEVATION VIEW

02/05/2025

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts



SERIES Burke Basics

GROUP:
Freestanding

DESIGNED FOR AGES:
2 to 12

Fireside Park Playground
Wyoming, MN 55092

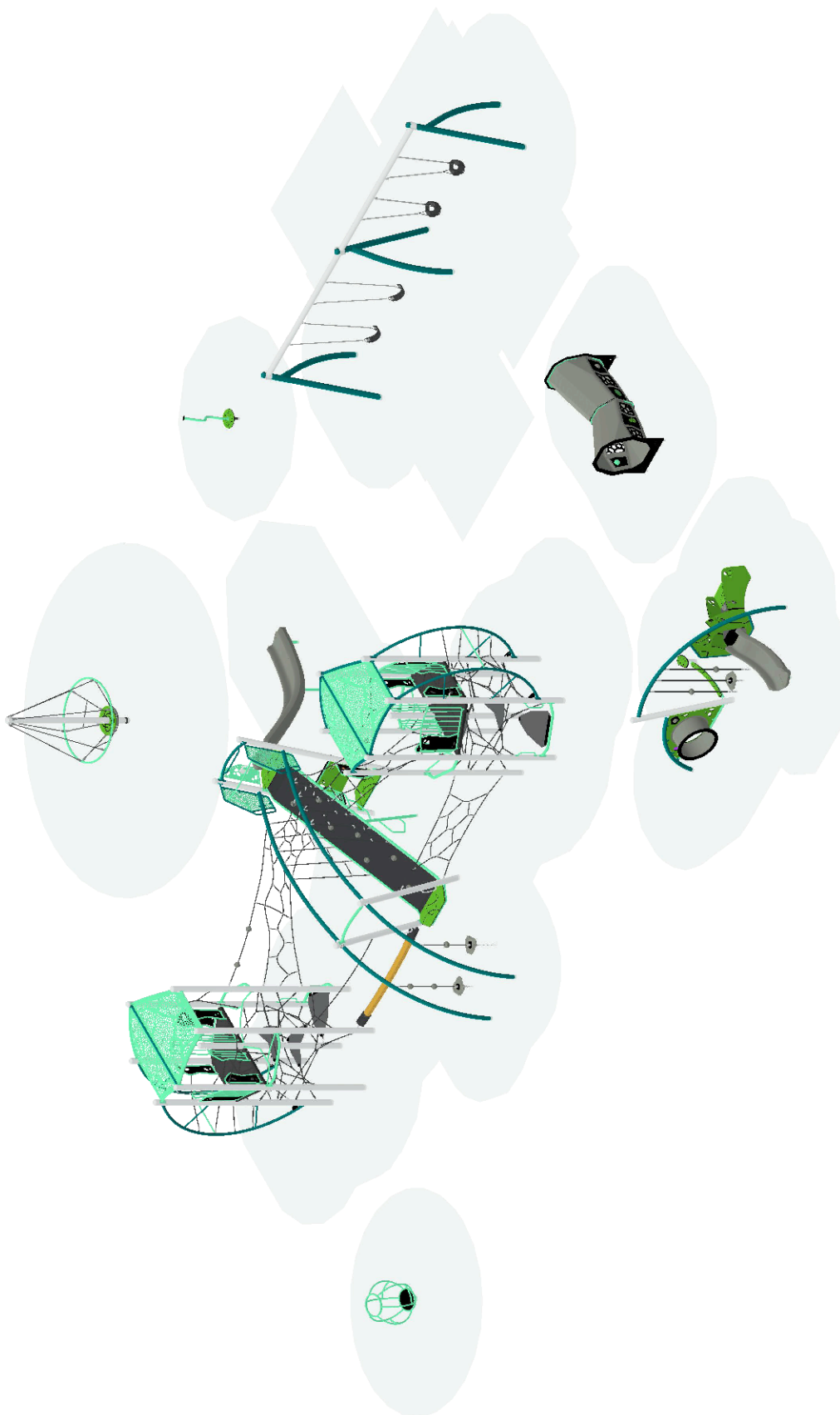
Burke
PLAY THAT MOVES YOU

ELEVATION VIEW

02/05/2025

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts



SERIES Burke Basics | Nucleus

ISOMETRIC VIEW

GROUP:
5-12 Structure|Freestanding

Fireside Park Playground
Wyoming, MN 55092

02/05/2025

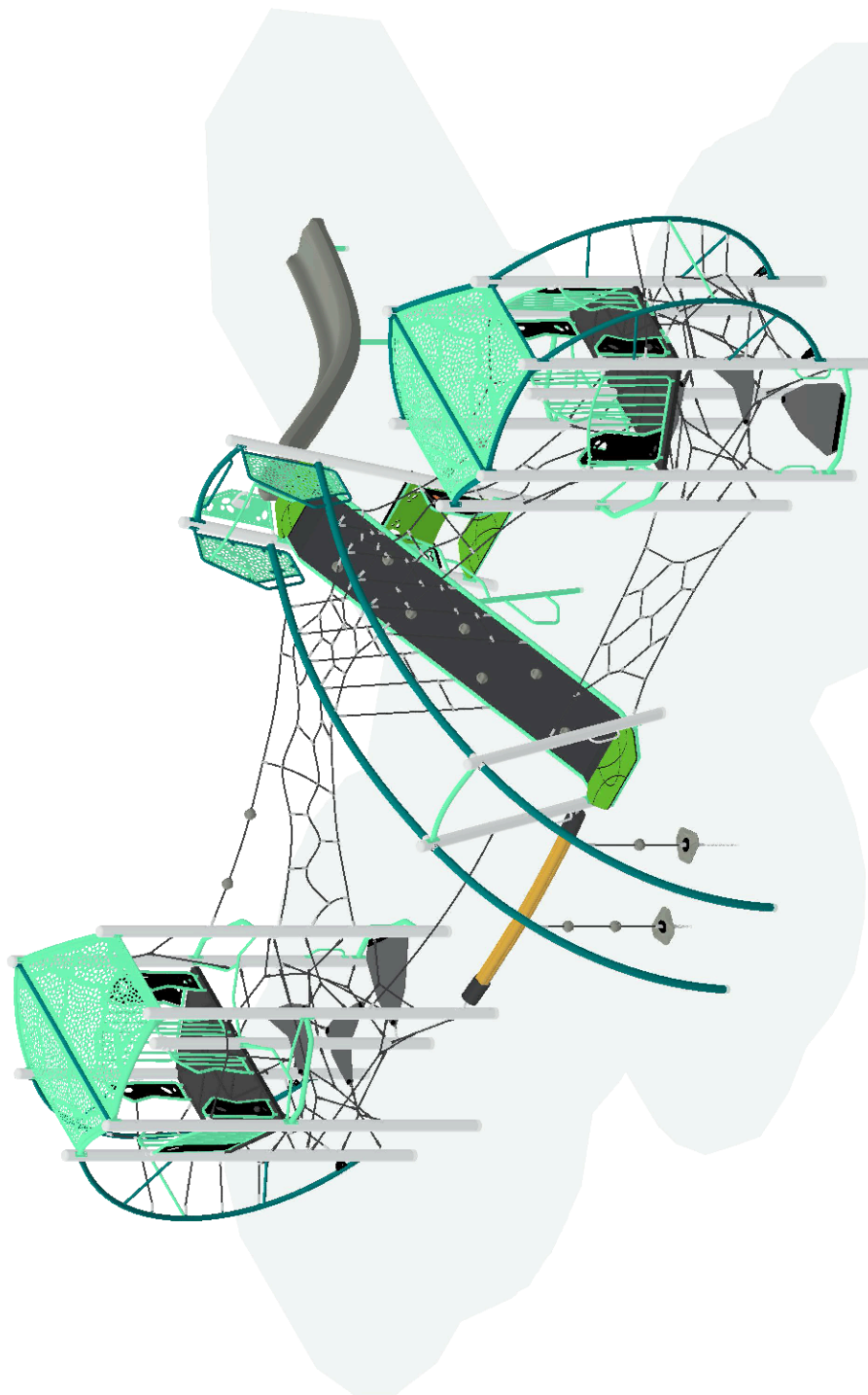
DESIGNED FOR AGES:
5 to 12, 2 to 12

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts

Burke
PLAY THAT MOVES YOU

BCI BURKE COMPANY, LLC | PO BOX 549 FOND DU LAC, WI 54936-0549 | 920.921.9220 | BCIBURKE.COM



SERIES Burke Basics | Nucleus

ISOMETRIC VIEW

GROUP:
5-12 Structure

Fireside Park Playground
Wyoming, MN 55092

02/05/2025

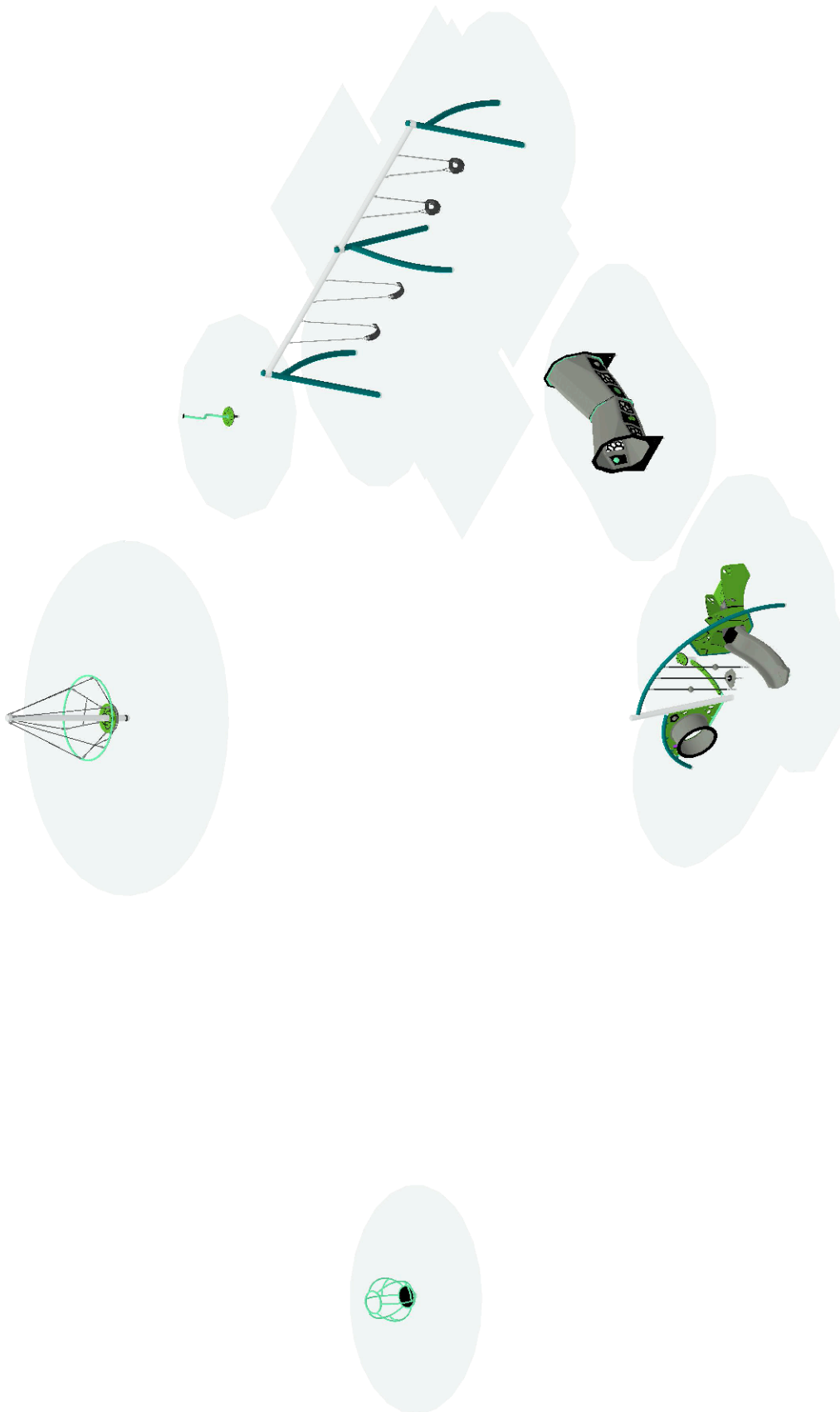
DESIGNED FOR AGES:
5 to 12

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts

Burke
PLAY THAT MOVES YOU

BCI BURKE COMPANY, LLC | PO BOX 549 FOND DU LAC, WI 54936-0549 | 920.921.9220 | BCIBURKE.COM



SERIES Burke Basics

GROUP:
Freestanding

DESIGNED FOR AGES:
2 to 12

Fireside Park Playground
Wyoming, MN 55092

Burke
PLAY THAT MOVES YOU

ISOMETRIC VIEW

02/05/2025

St. Croix Recreation Fun Playgrounds
100-196685-1

Designer: Christine Pitts

Proposal 100-196685-1 | 2/5/2025 | 2025 Pricing

The play components identified in this proposal are IPEMA certified. The use and layout of these components conform to the requirements of ASTM F1487. To verify product certification, visit www.ipema.org.



The space requirements shown in this proposal are to ASTM standards. Requirements for other standards may be different.

5-12 Structure

Nucleus

Component No.	Description	Qty	User Cap.	Ext. User Cap.	Weight	Ext. Weight
072-0500-172C	5" OD X 172" CAPPED POST	2	0	0	90	180
072-0500-208C	5" OD X 208" CAPPED POST	8	0	0	109	872
072-0500-220C	5" OD X 220" CAPPED POST	4	0	0	115	460
270-0120	EVOLUTION UNITARY ENCLOSURE	6	0	0	34	204
270-0132	HALF HEXAGON PLATFORM	2	6	12	144	288
370-1702	NUCLEUS CORE ARCH CLIMBER	2	7	14	265	530
370-1703	NUCLEUS CORE CROSS SUPPORT	4	0	0	32	128
370-1705	NUCLEUS CORE CLIMBER, 8'	2	12	24	161	322
370-1709	NUCLEUS CORE TRANSFER BELT	2	2	4	60	120
470-0006	EVOLUTION BOTTOM ROOF SUPPORT, SINGLE	4	0	0	13	52
470-0008	EVOLUTION SIDE ROOF SUPPORT, LEFT	4	0	0	16	64
470-0009	EVOLUTION SIDE ROOF SUPPORT, RIGHT	4	0	0	16	64
470-0014	EVOLUTION HEX ROOF	2	0	0	145	290
470-0758	VELO XL SLIDE, 88"-96" W/O HOOD	1	2	2	134	134
570-0100	EVOLUTION BARRIER	4	0	0	52	208

5-12 Structure

Burke Basics

Component No.	Description	Qty	User Cap.	Ext. User Cap.	Weight	Ext. Weight
560-2699	LEVEL X EXTREME CENTER	1	20	20	1556	1556
560-2720	LEVEL X EXTREME LEFT LINK	1	8	8	165	165
560-2721	LEVEL X EXTREME RIGHT LINK	1	8	8	111	111

Total User Capacity: 92
Total Weight: 5760 lbs.
Total Price: \$110,742

Freestanding

Burke Basics

Component No.	Description	Qty	User Cap.	Ext. User Cap.	Weight	Ext. Weight
550-0099	TOT SEAT, 7' & 8' SINGLE, STD CHAIN	2	1	2	12	24
550-0111	BELT SEAT, 8' SINGLE, STD CHAIN	2	1	2	10	20
550-0201	EVOLUTION SWING	1	0	0	399	399
550-0201-END_L	EVOLUTION SWING	1	0	0	0	0
550-0201-END_R	EVOLUTION SWING	1	0	0	0	0
550-0201-MID	EVOLUTION SWING	1	0	0	0	0
550-0202	EVOLUTION SWING ADDED BAY	1	0	0	240	240
560-2589	COMET II	1	6	6	147	147
560-2611	SPINETIC W/O SPEED LIMITER	1	8	8	257	257
560-2718	LEVEL X LAUNCH	1	10	10	817	817
560-2780	SWIFT TWIST SPINNER	1	1	1	53	53
580-1437	VISIO SENSORY TUNNEL	1	6	6	344	344

Total User Capacity: 35

Total Weight: 2303 lbs.

Total Price: \$31,427

Special Notes:

Prices do not include freight, unloading, material storage, site excavation/preparation, removal of existing equipment, removal of excess soil from footing holes, site security, safety surfacing, installation, or sales tax (if applicable). Prices are based on standard colors per CURRENT YEAR BCI Burke Catalog. Custom colors, where available, would be an extra charge. **Pricing is valid for 30 days from the date of this proposal.**

COLOR SELECTION LIST | Default Color Option

GROUP 1 (Freestanding)

Post: White | Aqua
Acc: Mint | Aqua
Plastic: Granite
Panel: Lime-Black-Lime
Flat: Black

GROUP 2 (5-12 Structure)

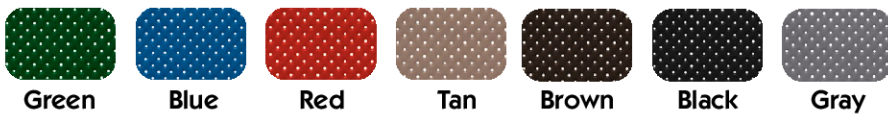
Post: White | Aqua | Mint
Acc: Mint | Aqua
Plastic: Granite
Flat: Black
Panel: Lime-Black-Lime
Deck: Gray

COLORS THAT MOVE YOU

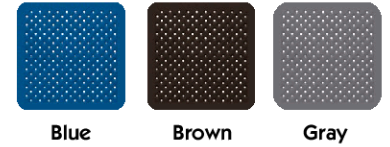
POWDER COAT PAINT



TRADITIONAL SERIES SITE AMENITIES



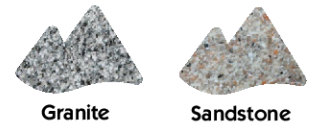
PLATFORMS



SOLIS HUE TOPPERS



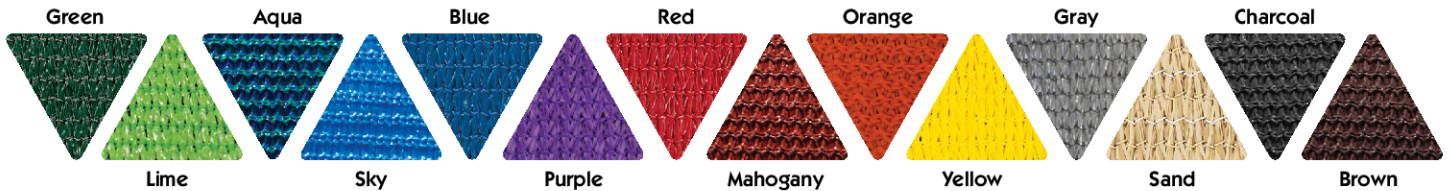
ROCKIT CLIMBERS



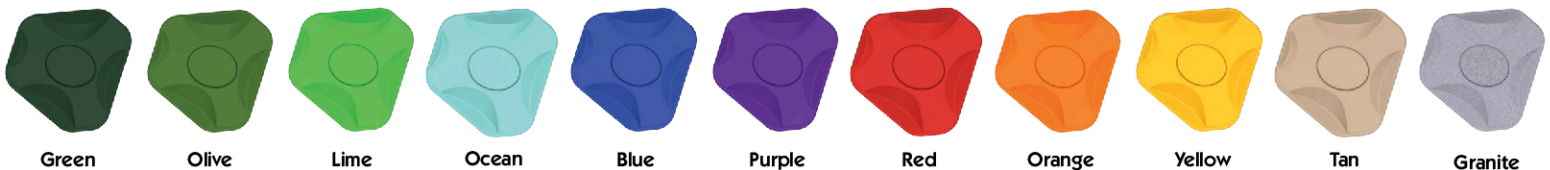
HDPE PLASTIC PANELS



SHADE CANOPIES



ROTOMOLD PLASTIC



VISIT [BCIBURKE.COM/COLOR](https://www.bciburke.com/color) TO CUSTOMIZE YOUR PLAYGROUND COLORS!

BCIBURKE.COM

Burke

800.266.1250

BURKE GENERATIONS WARRANTY®

BCI Burke Company, LLC ("Burke") warrants that all standard products are warranted to be free from defects in materials and workmanship, under normal use and service, for a period of one (1) year from the date of shipment.

We stand behind our products.

In addition, the following products are warranted, under normal use and service from the date of shipment as follows:

- One Hundred (100) Year Limited Warranty on aluminum and steel upright posts (including Nucleus®, Nucleus Evolution®, Nucleus Aspire®, Intensity®, Level X®, Synergy®, Synergy Imagination® & 4ME®) against structural failure due to corrosion, deterioration or workmanship.
- One Hundred (100) Year Limited Warranty on KoreKonnnect® Clamp Castings against structural failure due to corrosion, deterioration or workmanship.
- One Hundred (100) Year Limited Warranty on Hardware (nuts, bolts, washers).
- One Hundred (100) Year Limited Warranty on bolt-through and direct-bolt fastening and clamp systems (Synergy®, Intensity®, Nucleus®).
- Twenty-Five (25) Year Limited Warranty on spring assemblies and aluminum cast animals.
- Fifteen (15) Year Limited Warranty on structure platforms and decks, metal roofs, table tops, bench tops, railings and barriers against structural failure due to materials or workmanship.
- Fifteen (15) Year Limited Warranty on all plastic components against structural failure due to materials or workmanship.
- Ten (10) Year Limited Warranty on ShadePlay® Canopies fabric, threads, and cables against degradation, cracking or material breakdown resulting from ultra-violet exposure, natural deterioration or manufacturing defects. This warranty is limited to the design loads as stated in the specifications.
- Ten (10) Year Limited Warranty on NaturePlay® Boulders and GFRC products against structural failure due to natural deterioration or workmanship. Natural wear, which may occur with any concrete product with age, is excluded from this warranty.
- Ten (10) Year Limited Warranty on Full Color Custom Signage against manufacturing defects that cause delamination or degradation of the sign. Full Color Custom Signs also carry a two (2) year warranty against premature fading of the print and graphics on the signs.
- Five (5) Year Limited Warranty on Nucleus®, Intensity®, and RopeVenture® cables against premature wear due to natural deterioration or manufacturing defects. Determination of premature wear will be at the manufacturer's discretion.
- Five (5) Year Limited Warranty on rubber belt material against premature wear due to natural deterioration or manufacturing defects. Determination of premature wear will be at the manufacturer's discretion.
- Five (5) Year Limited Warranty on moving parts, including swing components, against structural failure due to materials or workmanship.
- Five (5) Year Limited Warranty on PlayEnsemble® cables and mallets against defects in materials and workmanship.
- Three (3) Year Limited Warranty on electronic panel speakers, sound chips and circuit boards against electronic failure caused by manufacturing defects.

The warranty stated above is valid only if the equipment is erected in conformity with the layout plan and/or installation instructions furnished by BCI Burke Company, LLC using approved parts; have been maintained and inspected in accordance with BCI Burke Company, LLC instructions. Burke's liability and your exclusive remedy hereunder will be limited to repair or replacement of those parts found in Burke's reasonable judgment to be defective. Any claim made within the above stated warranty periods must be made promptly after discovery of the defect. A part is covered only for the original warranty period of the applicable part. Replacement parts carry the applicable warranty from the date of shipment of the replacement from Burke. After the expiration of the warranty period, you must pay for all parts, transportation and service charges.

Burke reserves the right to accept or reject any claim in whole or in part. Burke will not accept the return of any product without its prior written approval. Burke will assume transportation charges for shipment of the returned product if it is returned in strict compliance with Burke's written instructions.

THE FOREGOING WARRANTIES ARE EXCLUSIVE AND IN LIEU OF ANY OTHER WARRANTY, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY IMPLIED WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IF THE FOREGOING DISCLAIMER OF ADDITIONAL WARRANTIES IS NOT GIVEN FULL FORCE AND EFFECT, ANY RESULTING ADDITIONAL WARRANTY SHALL BE LIMITED IN DURATION TO THE EXPRESS WARRANTIES AND BE OTHERWISE SUBJECT TO AND LIMITED BY THE TERMS OF BURKE'S PRODUCT WARRANTY. SOME STATES DO NOT ALLOW THE EXCLUSION OF CERTAIN IMPLIED WARRANTIES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

Warranty Exclusions: The above stated warranties do not cover: "cosmetic" defects, such as scratches, dents, marring, or fading; damage due to incorrect installation, vandalism, misuse, accident, wear and tear from normal use, exposure to extreme weather; immersion in salt or chlorine water, unauthorized repair or modification, abnormal use, lack of maintenance, or other cause not within Burke's control; and

Limitation of Remedies: Burke is not liable for consequential or incidental damages, including but not limited to labor costs or lost profits resulting from the use of or inability to use the products or from the products being incorporated in or becoming a component of any other product. If, after a reasonable number of repeated efforts, Burke is unable to repair or replace a defective or nonconforming product, Burke shall have the option to accept return of the product, or part thereof, if such does not substantially impair its value, and return the purchase price as the buyer's entire and exclusive remedy. Without limiting the generality of the foregoing, Burke will not be responsible for labor costs involved in the removal of products or the installation of replacement products. Some states do not allow the exclusion of incidental damages, so the above exclusion may not apply to you.

The environment near a saltwater coast can be extremely corrosive. Some corrosion and/or deterioration is considered "normal wear" in this environment. Product installed within 500 yards of a saltwater shoreline will only be covered for half the period of the standard product warranty, up to a maximum of five years, for defects caused by corrosion. Products installed in direct contact with saltwater or that are subjected to salt spray are not covered by the standard warranty for any defects caused by corrosion.

Contact your local Burke Representative for warranty information regarding Burke Turf® and Burke Tile products.

Terms of Sale

Pricing: Prices published in this catalog are in USD, are approximate and do not include shipping & handling, surfacing, installation nor applicable taxes. All prices are subject to change without notice. Contact your Burke representative for current pricing. Payments are to be made in USD.

Weights: Weights are approximate and may vary with actual orders.

Installation: All equipment is shipped unassembled. For a list of factory-certified installers in your area, please contact your Burke representative.

Specifications: Product specifications in this catalog were correct at the time of publication. However, product improvements are ongoing at Burke, and we reserve the right to change or discontinue specifications without notice.

Loss or Damage in Transit: A signed bill of lading is our receipt from a carrier that our shipment to you was complete and in good condition upon arrival. Before you sign, please check the Bill of Lading carefully when the shipment arrives to make sure nothing is missing and there are no damages. Once the shipment leaves our plant, we are no longer responsible for any damage, loss or shortage.

For more information regarding the warranty, call Customer Service at 920-921-9220 or 800-356-2070.

01/2025

2025 Pricing

Total	
User Capacity	127
Weight	8063 lbs
Weight with Packaging (+18%)	9515 lbs
List Price	\$142,169
Discount Price	\$32,612

Freestanding								
SERIES	COMPONENT NUMBER	COMPONENT DESCRIPTION	QUANTITY	WEIGHT	EXTENDED WEIGHT	PRICE	EXTENDED LIST PRICE	
Burke Basics	550-0099	TOT SEAT, 7' & 8' SINGLE, STD CHAIN	2	12	24	\$229	\$458	
Burke Basics	550-0111	BELT SEAT, 8' SINGLE, STD CHAIN	2	10	20	\$127	\$254	
Burke Basics	550-0201	EVOLUTION SINGLE POST SWING	1	399	399	\$1,606	\$1,606	
Burke Basics	550-0202	SINGLE POST SWING ADDED BAY	1	240	240	\$1,337	\$1,337	
Burke Basics	560-2589	COMET II	1	147	147	\$2,406	\$2,406	
Burke Basics	560-2611	SPINETIC W/O SPEED LIMITER	1	257	257	\$6,256	\$6,256	
Burke Basics	560-2718	LEVEL X LAUNCH	1	817	817	\$13,004	\$13,004	
Burke Basics	560-2780	SWIFT TWIST SPINNER	1	53	53	\$1,556	\$1,556	
Burke Basics	580-1437	VISIO SENSORY TUNNEL	1	344	344	\$4,550	\$4,550	
Burke Basics	660-0101	INSTALL KIT, BURKE BASICS - PAINT	1	2	2	\$0	\$0	
						B Total		
						User Capacity	35	
						Weight	2,303 lbs	
						List Price	\$31,427	

Structure								
SERIES	COMPONENT NUMBER	COMPONENT DESCRIPTION	QUANTITY	WEIGHT	EXTENDED WEIGHT	PRICE	EXTENDED LIST PRICE	
Nucleus	072-0500-172C	5" OD X 172" CAPPED POST	2	90	180	\$703	\$1,406	
Nucleus	072-0500-208C	5" OD X 208" CAPPED POST	8	109	872	\$833	\$6,664	

Nucleus	072-0500-220C	5" OD X 220" CAPPED POST	4	115	460	\$876	\$3,504
Nucleus	270-0120	EVOLUTION UNITARY ENCLOSURE	6	34	204	\$708	\$4,248
Nucleus	270-0132	HALF HEXAGON PLATFORM	2	144	288	\$2,227	\$4,454
Nucleus	370-1702	NUCLEUS CORE ARCH CLIMBER	2	265	530	\$4,351	\$8,702
Nucleus	370-1703	NUCLEUS CORE CROSS SUPPORT	4	32	128	\$871	\$3,484
Nucleus	370-1705	NUCLEUS CORE CLIMBER, 8'	2	161	322	\$7,955	\$15,910
Nucleus	370-1709	NUCLEUS CORE TRANSFER BELT	2	60	120	\$2,735	\$5,470
Nucleus	470-0006	EVOLUTION BOTTOM ROOF SUPPORT, S	4	13	52	\$271	\$1,084
Nucleus	470-0008	EVOLUTION SIDE ROOF SUPPORT, LEFT	4	16	64	\$271	\$1,084
Nucleus	470-0009	EVOLUTION SIDE ROOF SUPPORT, RIGH	4	16	64	\$271	\$1,084
Nucleus	470-0014	EVOLUTION HEX ROOF	2	145	290	\$4,468	\$8,936
Nucleus	470-0758	VELO XL SLIDE, 88"-96" W/O HOOD	1	134	134	\$2,461	\$2,461
Burke Basics	560-2699	LEVEL X EXTREME CENTER	1	1556	1556	\$29,703	\$29,703
Burke Basics	560-2720	LEVEL X EXTREME LEFT LINK	1	165	165	\$5,268	\$5,268
Burke Basics	560-2721	LEVEL X EXTREME RIGHT LINK	1	111	111	\$3,728	\$3,728
Nucleus	570-0100	EVOLUTION BARRIER	4	52	208	\$888	\$3,552
Burke Basics	660-0103	MAINTENANCE KIT, STRUCTURE	1	7	7	\$0	\$0
Burke Basics	660-0104	INSTALLATION KIT, STRUCTURE	1	5	5	\$0	\$0
						A Total	
		NOTE: THIS IS FULL LISTING OF ALL COMPONENTS AND EQUIPMENT INCLUDED IN THIS PROPOSAL. SEE ATTACHED ESTIMATE FOR FULL AND FINAL PROJECT PRICING.				User Capacity	92
						Weight	5,760 lbs
						List Price	\$110,742

St. Croix Recreation Fun Playgrounds INC.
1826 Tower Dr W
Stillwater, MN 55082-7597 USA
6514301247
hannah@stcroixrec.com



Estimate

ESTIMATE # 7476
DATE 02/08/2025
EXPIRATION DATE 03/31/2025

ADDRESS
CITY OF WYOMING
ATTN: GRANT
MACFARLANE, ASSISTANT
CITY ADMINISTRATOR
26885 FOREST BLVD.
WYOMING, MN 55092

SHIP TO
CITY OF WYOMING
ATTN: GRANT
MACFARLANE
FIRESIDE PARK (OPTION
#1)
WYOMING, MN 55092

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

SHIP VIA
TRUCKLOAD

SALES REP
MIKE BASICH

ACTIVITY	QTY	RATE	AMOUNT
Services PLAYGROUND PROPOSAL AS LISTED AND DEPICTED IN ATTACHED DOCUMENTS WHICH INCLUDES A PRIMARY 5-12 STRUCTURE AND A 2-5 STRUCTURE ORIGINALLY MANUFACTURED AS A SHOW STRUCTURE FOR THE NATIONAL ASLA EXPOSITION AS WELL AS STAND ALONE PLAY ACTIVITIES SHOWN AND DESCRIBED.	1	142,169.00	142,169.00
APPLIED DISCOUNT ADDITIONAL MFG. DISCOUNT APPLIED: SHOW STRUCTURE	1	- 109,557.00	-109,557.00
EWf - Dropped ENGINEERED WOOD FIBER	280	32.70	9,156.00
Concrete Curb 312 Linear Feet of 6' wide by 12" tall concrete curb rectangular on prepared grade- w/1 #4 rebar continuous	312	36.00	11,232.00
Freight FREIGHT	1	2,000.00	2,000.00
INSTALLATION INSTALLATION OF PLAY EQUIPMENT AND RESILIENT MATERIALS IMPORTANT NOTES: ALL INDEPENDENT PLAY EVENTS INCLUDING ALL SPINNERS AND SWINGS ARE NEWLY MANUFACTURED MATERIAL. 5-12 AND 2-5 STRUCTURES WERE INSTALLED FOR A TWO DAY EXHIBITION AND THEN DISASSEMBLED AND ARE IN 'AS NEW' CONDITION. COLORS OF STRUCTURES ARE AS PER ATTACHED RENDERS. COLORS OF INDEPENDENT ACTIVITIES AND EVENTS MAY BE SELECTED FROM THE STANDARD COLOR CHART.	1	15,000.00	15,000.00

MATERIAL ITEMS AS QUOTED ARE GOOD FOR 30 DAYS. FREIGHT QUOTES ARE GOOD FOR 15 DUE TO FUEL UNCERTAINTIES.
SALES TAX SUBJECT TO CHANGE. ADD IF NOT TAX EXEMPT OR SUPPLY EXEMPTION CERTIFICATE IF NOT ON FILE.
PAYMENT TERMS ARE NET 30 DAYS UNLESS OTHERWISE NOTED.

SUBTOTAL 70,000.00
TAX (7.375%) 0.00
TOTAL \$70,000.00

By signing estimate or authorizing by email or PO, purchaser is agreeing to billing terms as listed on the estimate. Order to include model number(s), quantity and color(s) above including any supplemental documents provided and/or requested. Please verify all content for accuracy. **Those purchasing off of the MN State Contract are bound only by the terms and conditions listed in said contract**

FAILURE TO PAY IN A TIMELY MANNER WILL BE SUBJECT TO
INTEREST AT A RATE OF 1.5%/MONTH OR 18% ANNUALLY.

*LEAD TIMES AND SHIPPING DATES ARE BASED ON CURRENT
INVENTORY. PLEASE BE PATIENT AS OUR VENDORS NAVIGATE
SUPPLY CHAINS & NATIONAL SHORTAGES.

**FOR BIDDING CONTRACTORS & SUPPLIERS: ST CROIX
RECREATION IS NOT LIABLE FOR INTERPRETATION OF PROJECT
BIDS, DRAWINGS OR ADDENDA. IT IS THE CUSTOMER'S
RESPONSIBILITY TO VERIFY ACCURACY OF MODEL NUMBER(S),
DESCRIPTION(S), QUANTITY AND COLOR(S) DIRECTLY WITH END
USER

Accepted By

Accepted Date



Spinetic Multi User Spinning Net

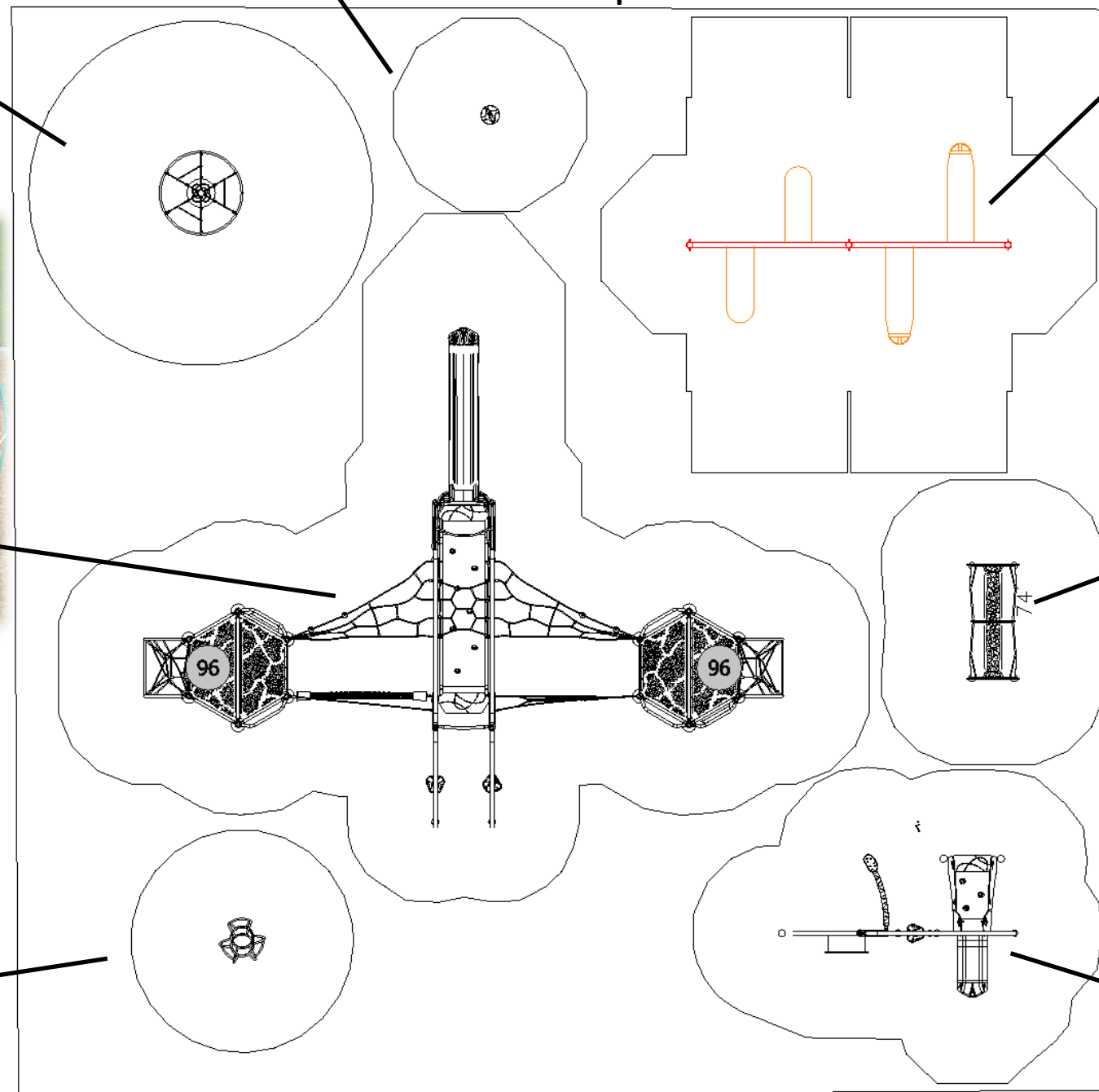


Swift Twist Spinner



2-Bay Single Post Swing

NOTE: Properly depicted in this image



Visio Sensory Tunnel 2-12



Evolution/Core/LevelX Extreme 5-12



Comet II Spinning Orb



Level X Launch 2-5

FIRESIDE PARK CITY OF WYOMING, MN



NOTE: Swings are Single Post and NOT as depicted here: SEE COVER PAGE for correct image



COLOR KEY

- WHITE
- MINT
- AQUA
- GRANITE
- LIME
- BLACK
- GRAY
- ORANGE
- LIME/BLACK
- GRAY/BLACK
- ORANGE/BLACK

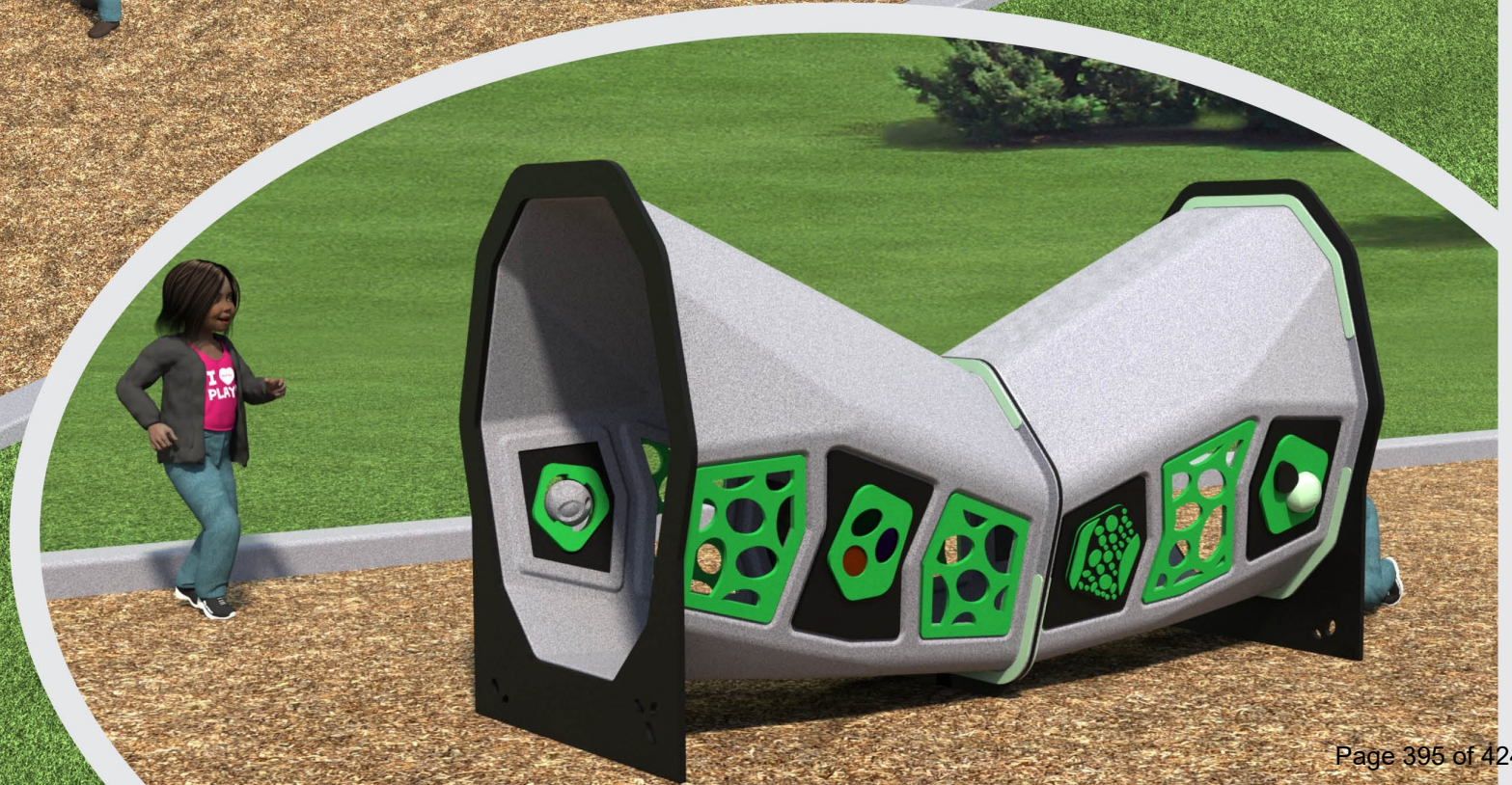


NOTE: Swings are Single Post and NOT as depicted here: SEE COVER PAGE for correct image





NOTE: Swings are Single Post and NOT as depicted here: SEE COVER PAGE for correct image



















Miracle Recreation Equip. Co.
878 E. US Hwy 60
Monett, MO 65708
1-888-458-2752

QUOTE: OE25001112
CUSTOMER: TEMP25000080
Project: 25001724

Prepared For:

City of Wyoming

26885 Forest Boulevard
Wyoming, MN 55092

Project Name & Location:

Wyoming - Fireside Park

Attn: Wyoming - Fireside
Playground Option 1

Prepared by:

WEBBER RECREATIONAL DESIGN,
INC.

Madison Lokowich
1442 BROOKE COURT
HASTINGS, MN 55033

Ship To Address:

Grant MacFarlane
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092
651-272-5504 Ext. Grant MacFarlane
(phone)

End User:

Grant MacFarlane
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092
(651) 272-5504 Ext. (phone)

Quote Number: OE25001112
Quote Date: 2/7/2025
Valid For: 30 Days From Quote Date

Freestanding

Product line: Freestanding
Age group: 5-12_ASTM

Components

Part Number	Description	Qty
2740	SWG PART THERAPEUTIC SWG SEAT W/CHAIN (8' TR)	1.00
2840	SWG PART SLASH PROOF SEAT W/CHAIN (8' TR)	2.00
2990	SWG PART TOT SEAT 360 DEG W/CHAIN (8' TR)	1.00
714715204	A-MAZE-ING INSERT	1.00
787002	WELCOME SIGN AGES 2-12, FS	1.00
9451	SADDLE SEAT, ANGLED POST	1.00
9452	SADDLE SEAT, STRAIGHT POST	1.00
MR0888	MC SENSORY GARDEN WALL SGL SIDED	1.00
MR0930	3.5" ARCH SWING- (2 SEAT REQ'D)	1.00
MR0932	3.5" ARCH SWG- ADD-A-BAY (2 ST REQ'D)	1.00

714S625-2024

Product line: KidsChoice

Age group: 5-12_ASTM

Components

Part Number	Description	Qty
7145029	SQUARE DECK (ATTACHES TO 4 POSTS)	1.00
7145039	1/2 HEX FULL DECK (ATTACHES TO 4 POSTS)	2.00
714552	5" OD X 136" POST (3' TO 5' DKS)	4.00
714572	5" OD X 144" POST FOR ROOF (3' DK OR LESS)	6.00
7146283R1	NAT BT BONGO STUMP W/ENCL (3' DK)	1.00
7146701	CHAMII ENTRY & EXIT (5' - 6'6" DK)	2.00
7146705	CHAMII RIGHT SECTION	4.00
714700	5' SIDE-BY-SIDE SLIDE,CANOPY (3' DK)	1.00
71471524	WIDGET PANEL	1.00
7147631	CRITTER PUZZLE PANEL	1.00
714796P1	BELL (POST MOUNT)	1.00
71485139	SQ TRSFR POINT, CL HR (3' DK)	1.00
71495949	ADA STAIRS BETWEEN DECKS W/2' RISE 4' SPAN	1.00
7149666	BT HEX LEAF ROOF	1.00
7149765	BUMPER LADDER (5' DECK)	1.00
714999Z	CUSTOMER SERVICE KIT (NO PRICE)	1.00

RiskSign_Included

Product line: Freestanding

Age group:

Components

Part Number	Description	Qty	Weight	Unit Price	Total
787Z	RISK MANAGEMENT SIGN - ENGLISH (NO PRICE)	1.00	0.00	0.00	0.00

Parts By Other

Part Number	Description	Total
Curb	4" x 6" x 12" Curb (208 Lin F) 4" x 6" x 12" Curb Installed	5,616.00
EWf	Engineered Wood Fiber (131 Yards) Delivered Engineered Wood Fiber Material Only	5,764.00

Totals:

Equipment Weight: 4,525.00 lbs
Freight: \$2,163.00 Code: Needed
Installation: \$17,100.16

2/7/2025

QUOTE: OE25001112

Page 2 of 4

Products by Other: \$11,380.00
SubTotal: \$69,918.52
Grand Total: \$69,918.52

Notes:

All POs need to be made out to Webber Recreational Design, Inc.

This Quote shall not become a binding contract until signed and delivered by both Customer and Miracle Recreation Equipment Company ("Miracle"). Sales Representative is not authorized to sign this Quote on behalf of Miracle or Customer, and signed Quotes cannot be accepted from Sales Representative. To submit this offer, please sign below and forward a complete signed copy of this Quote directly to "Miracle Sales Administration" via fax (417) 235-3551 or email: orders@miraclerec.com. Upon acceptance, Miracle will return a fully-signed copy of the Quote to Customer (with copy to Sales Representative) via fax or email.

THIS QUOTE IS LIMITED TO AND GOVERNED BY THE TERMS CONTAINED HEREIN. Miracle objects to any other terms proposed by Customer, in writing or otherwise, as material alterations, and all such proposed terms shall be void. Customer authorizes Miracle to ship the Equipment and agrees to pay Miracle the total amount specified. Shipping terms are FOB the place of shipment via common carrier designated by Miracle. Payment terms are Net-30 days from invoice date with approved credit and all charges are due and payable in full at PO Box 734154, Dallas, TX 75373-4154, unless notified otherwise by Miracle in writing. Customer agrees to pay all additional service charges for past due invoices. Customer must provide proper tax exemption certificates to Miracle, and shall promptly pay and discharge all otherwise applicable taxes, license fees, levies and other impositions on the Equipment at its own expense. Purchase orders and payments should be made to the order of Miracle Recreation Equipment Company.

Quote Number: OE25001112 Quote Date: 2/7/2025 Equipment: \$53,438.00 Grand Total: \$69,918.52

CUSTOMER HEREBY SUBMITS ITS OFFER TO PURCHASE THE EQUIPMENT ACCORDING TO THE TERMS STATED IN THIS QUOTE AND SUBJECT TO FINAL APPROVAL BY MIRACLE.

Submitted By	Printed Name and Title	Date
THE FOREGOING QUOTE AND OFFER ARE HEREBY APPROVED AND ACCEPTED BY MIRACLE RECREATION EQUIPMENT		
By:		Date:

ADDITIONAL TERMS & CONDITIONS OF SALE

1. Use & Maintenance. Customer agrees to regularly inspect and maintain the Equipment, and to provide, inspect and maintain appropriate safety surfacing under and around the Equipment, in accordance with Miracle's product literature and the most current Consumer Product Safety Commission Handbook for Public Playground Safety.

2. Default, Remedies & Delinquency Charges. Customer's failure to pay any invoice when due, or its failure to otherwise comply with the terms of this Quote, shall constitute a default under all unsatisfied invoices ("Event of Default"). Upon an Event of Default, Miracle shall have all remedies available to it at law or equity, including, without limitation, all remedies afforded a secured creditor under the Uniform Commercial Code. Customer agrees to assist and cooperate with Miracle to accomplish its filing and enforcement of mechanic's or other liens with respect to the Equipment or its location or its repossession of the Equipment, and Customer expressly waives all rights to possess the Equipment after an Event of Default. All remedies are cumulative and not alternative, and no exercise by Miracle of a remedy will prohibit or waive the exercise of any other remedy. Customer shall pay all reasonable attorneys fees plus any costs of collection incurred by Miracle in enforcing its rights hereunder. Subject to any limitations under law, Customer shall pay to Miracle as liquidated damages, and not as a penalty, an amount equal to 1.5% per month of any payment that is delinquent in such month and is not received by Miracle within ten (10) days after the date on which due.

3. Limitation of Warranty/ Indemnity. MIRACLE MAKES NO EQUIPMENT WARRANTIES EXCEPT FOR THOSE STANDARD WARRANTIES ISSUED WITH THE EQUIPMENT, WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE. MIRACLE SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND ANY LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. CUSTOMER AGREES TO DEFEND, INDEMNIFY AND SAVE MIRACLE HARMLESS FROM ALL CLAIMS OF ANY KIND FOR DAMAGES OF ANY KIND ARISING OUT OF CUSTOMERS ALTERATION OF THE EQUIPMENT, ITS FAILURE TO MAINTAIN THE EQUIPMENT, ITS FAILURE TO PROPERLY SUPERVISE EQUIPMENT USE, OR ITS FAILURE TO PROVIDE AND MAINTAIN APPROPRIATE TYPES AND DEPTHS OF SAFETY SURFACING BENEATH AND AROUND THE EQUIPMENT IN ACCORDANCE WITH MIRACLES INSTALLATION AND OWNERS MANUALS AND THE MOST CURRENT CONSUMER PRODUCT SAFETY COMMISSION HANDBOOK FOR PUBLIC PLAYGROUND SAFETY.

2/7/2025

QUOTE: OE25001112

Page 3 of 4

4. Restrictions. Until all amounts due hereunder are paid in full, Customer shall not: (i) permit the Equipment to be levied upon or attached under any legal process; (ii) transfer title to the Equipment or any of Customer's rights therein; or (iii) remove or permit the removal of the Equipment to any location not specified in this Quote.

5. Purchase Money Security Interest. Customer hereby grants, pledges and assigns to Miracle, and Miracle hereby reserves a purchase money security interest in, the Equipment in order to secure the payment and performance in full of all of Customer's obligations hereunder. Customer agrees that Miracle may file one or more financing statements, in order to allow it to perfect, acquire and maintain a superior security interest in the Equipment.

6. Choice of Law and Jurisdiction. All agreements between Customer and Miracle shall be interpreted, and the parties' obligations shall be governed, by the laws of the State of Missouri without reference to its choice of law provisions. Customer hereby consents to the personal jurisdiction of the state and federal courts located in the city and county of St. Louis, Missouri.

7. Title; Risk of Loss; Insurance. Miracle Retains full title to all Equipment until full payment is received by Miracle. Customer assumes all risk of loss or destruction of or damage to the Equipment by reason of theft, fire, water, or any other cause, and the occurrence of any such casualty shall not relieve the Customer from its obligations hereunder and under any invoices. Until all amounts due hereunder are paid in full, Customer shall insure the Equipment against all such losses and casualties.

8. Waiver; Invalidity. Miracle may waive a default hereunder, or under any invoice or other agreement between Customer and Miracle, or cure such a default at Customer's expense, but shall have no obligation to do either. No waiver shall be deemed to have taken place unless it is in writing, signed by Miracle. Any one waiver shall not constitute a waiver of other defaults or the same kind of default at another time, or a forfeiture of any rights provided to Miracle hereunder or under any invoice. The invalidity of any portion of this Quote shall not affect the force and effect of the remaining valid portions hereof.

9. Entire Agreement; Amendment; Binding Nature. This fully-executed Quote, as supplemented by Change Orders and invoices containing exact amounts of estimates provided herein, constitutes the complete and exclusive agreement between the parties. A Change Order is a written instrument signed by the Customer and Miracle stating their agreement as to any amendment in the terms of this Quote. Customer acknowledges that Change Orders may result in delays and additional costs. The parties agree that all Change Orders shall include appropriate adjustments in price and time frames relating to any requested amendments. Upon full execution, this Quote shall be binding upon and inure to the benefit of the parties and their successors and assigns.

10. Counterparts; Electronic Transmission. This Quote, any invoice, and any other agreement between the parties, may be executed in counterparts, each of which shall constitute an original. The facsimile or other electronic transmission of any signed original document and retransmission of any signed facsimile or other electronic transmission shall be the same as the transmission of an original. At the request of either party, the parties will confirm facsimile or other electronically transmitted signatures by signing an original document.

Rev E 021815











Fireside Playground- Option 2 Wyoming, MN





Miracle Recreation Equip. Co.
878 E. US Hwy 60
Monett, MO 65708
1-888-458-2752

QUOTE: OE25001145
CUSTOMER: TEMP25000080
Project: 25001724

Prepared For:

City of Wyoming

26885 Forest Boulevard
Wyoming, MN 55092

Project Name & Location:

Wyoming - Fireside Park

Attn: Wyoming - Fireside
Playground Option 2

Prepared by:

WEBBER RECREATIONAL DESIGN,
INC.

Madison Lokowich
1442 BROOKE COURT
HASTINGS, MN 55033

Ship To Address:

Grant MacFarlane
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092
651-272-5504 Ext. Grant MacFarlane
(phone)

End User:

Grant MacFarlane
City of Wyoming
26885 Forest Boulevard
Wyoming, MN 55092
(651) 272-5504 Ext. (phone)

Quote Number: OE25001145
Quote Date: 2/7/2025
Valid For: 30 Days From Quote Date

Freestanding

Product line: KidsChoice
Age group: 5-12_ASTM

Components

Part Number	Description	Qty
2740	SWG PART THERAPEUTIC SWG SEAT W/CHAIN (8' TR)	1.00
2840	SWG PART SLASH PROOF SEAT W/CHAIN (8' TR)	2.00
2990	SWG PART TOT SEAT 360 DEG W/CHAIN (8' TR)	1.00
4531	MM SPINATORIUM	1.00
714555	5" OD X 76" POST FOR FENCING & PANELS	2.00
714572	5" OD X 144" POST FOR ROOF (3' DK OR LESS)	2.00
714620	BT POST TOPPER	2.00
71471318B	WINDOW PANEL (BELOW DECK ONLY)	1.00
71471320B	DOOR PANEL (BELOW DECK ONLY)	1.00
7148176B	BT DOUBLE STUMP SEAT	1.00
787002	WELCOME SIGN AGES 2-12, FS	1.00
MR0930	3.5" ARCH SWING- (2 SEAT REQ'D)	1.00
MR0932	3.5" ARCH SWG- ADD-A-BAY (2 ST REQ'D)	1.00
MRTP2030M	INCHWORM CLIMBER	1.00

Structure

Product line: KidsChoice

Age group: 2-12_ASTM

Components

Part Number	Description	Qty
7145029	SQUARE DECK (ATTACHES TO 4 POSTS)	1.00
7145039	1/2 HEX FULL DECK (ATTACHES TO 4 POSTS)	1.00
7145494	5" OD X 124" POST (4' DK)	3.00
714552	5" OD X 136" POST (3' TO 5' DKS)	3.00
714574	5" OD X 186" POST FOR ROOF (5'6"-6'6" DK)	2.00
714620	BT POST TOPPER	2.00
714623S	BT BEAR PAW CLIMBER (4' DK)	1.00
7146704	CHAMII SHORT STRAIGHT SECTION	2.00
7146704	CHAMII SHORT STRAIGHT SECTION	1.00
7146704	CHAMII SHORT STRAIGHT SECTION	1.00
7146705	CHAMII RIGHT SECTION	1.00
7146706	CHAMII LEFT SECTION	1.00
714670M31	CHAMII TPRL SLIDE ENTRY/EXIT (5'-6'6" DK)	1.00
71475734	SLOPED CLIMB WALL 45DEG (3' & 4' DK)	1.00
7147631B	CRITTER PUZZLE PANEL (BELOW DECK)	1.00
714796P1	BELL (POST MOUNT)	1.00
7148109	ADA STAIRS BETWEEN DECKS W/1' RISE	1.00
714815	VERTICAL LADDER CLIMBER (5' DK)	1.00
714816R1	NAT WALL ENCLOSURE	1.00
71485149	SQ TRSFR POINT, CL HR (4' DK)	1.00
714900P1	STEERING WHEEL (POST MOUNT)	1.00
714999Z	CUSTOMER SERVICE KIT (NO PRICE)	1.00

RiskSign_Included

Product line: Freestanding

Age group:

Components

Part Number	Description	Qty	Weight	Unit Price	Total
787Z	RISK MANAGEMENT SIGN - ENGLISH (NO PRICE)	1.00	0.00	0.00	0.00

Parts By Other

Part Number	Description	Total
Curb	4" x 6" x 12" Curb (208 Lin F)	5,616.00
	4" x 6" x 12" Curb Installed	
EWF	Engineered Wood Fiber (131 Yards) Delivered	5,764.00
	Engineered Wood Fiber Material Only	

2/7/2025

QUOTE: OE25001145

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Totals:

Equipment Weight:	4,376.00 lbs	
Freight:	\$2,163.00	Code: Needed
Installation:	\$17,208.00	
Products by Other:	\$11,380.00	
SubTotal:	\$69,926.50	
Grand Total:	\$69,926.50	

Notes: All POs need to be made out to Webber Recreational Design, Inc

This Quote shall not become a binding contract until signed and delivered by both Customer and Miracle Recreation Equipment Company ("Miracle"). Sales Representative is not authorized to sign this Quote on behalf of Miracle or Customer, and signed Quotes cannot be accepted from Sales Representative. To submit this offer, please sign below and forward a complete signed copy of this Quote directly to "Miracle Sales Administration" via fax (417) 235-3551 or email: orders@miraclerec.com. Upon acceptance, Miracle will return a fully-signed copy of the Quote to Customer (with copy to Sales Representative) via fax or email.

THIS QUOTE IS LIMITED TO AND GOVERNED BY THE TERMS CONTAINED HEREIN. Miracle objects to any other terms proposed by Customer, in writing or otherwise, as material alterations, and all such proposed terms shall be void. Customer authorizes Miracle to ship the Equipment and agrees to pay Miracle the total amount specified. Shipping terms are FOB the place of shipment via common carrier designated by Miracle. Payment terms are Net-30 days from invoice date with approved credit and all charges are due and payable in full at PO Box 734154, Dallas, TX 75373-4154, unless notified otherwise by Miracle in writing. Customer agrees to pay all additional service charges for past due invoices. Customer must provide proper tax exemption certificates to Miracle, and shall promptly pay and discharge all otherwise applicable taxes, license fees, levies and other impositions on the Equipment at its own expense. Purchase orders and payments should be made to the order of Miracle Recreation Equipment Company.

Quote Number: OE25001145 **Quote Date:** 2/7/2025 **Equipment:** \$55,965.00 **Grand Total:** \$69,926.50

CUSTOMER HEREBY SUBMITS ITS OFFER TO PURCHASE THE EQUIPMENT ACCORDING TO THE TERMS STATED IN THIS QUOTE AND SUBJECT TO FINAL APPROVAL BY MIRACLE.

Submitted By	Printed Name and Title	Date
THE FOREGOING QUOTE AND OFFER ARE HEREBY APPROVED AND ACCEPTED BY MIRACLE RECREATION EQUIPMENT		
By:		Date:

ADDITIONAL TERMS & CONDITIONS OF SALE

1. Use & Maintenance. Customer agrees to regularly inspect and maintain the Equipment, and to provide, inspect and maintain appropriate safety surfacing under and around the Equipment, in accordance with Miracle's product literature and the most current Consumer Product Safety Commission Handbook for Public Playground Safety.

2. Default, Remedies & Delinquency Charges. Customer's failure to pay any invoice when due, or its failure to otherwise comply with the terms of this Quote, shall constitute a default under all unsatisfied invoices ("Event of Default"). Upon an Event of Default, Miracle shall have all remedies available to it at law or equity, including, without limitation, all remedies afforded a secured creditor under the Uniform Commercial Code. Customer agrees to assist and cooperate with Miracle to accomplish its filing and enforcement of mechanic's or other liens with respect to the Equipment or its location or its repossession of the Equipment, and Customer expressly waives all rights to possess the Equipment after an Event of Default. All remedies are cumulative and not alternative, and no exercise by Miracle of a remedy will prohibit or waive the exercise of any other remedy. Customer shall pay all reasonable attorneys fees plus any costs of collection incurred by Miracle in enforcing its rights hereunder. Subject to any limitations under law, Customer shall pay to Miracle as liquidated damages, and not as a penalty, an amount equal to 1.5% per month of any payment that is delinquent in such month and is not received by Miracle within ten (10) days after the date on which due.

3. Limitation of Warranty/ Indemnity. MIRACLE MAKES NO EQUIPMENT WARRANTIES EXCEPT FOR THOSE STANDARD

2/7/2025

QUOTE: OE25001145

Page 3 of 4

WARRANTIES ISSUED WITH THE EQUIPMENT, WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE. MIRACLE SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND ANY LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. CUSTOMER AGREES TO DEFEND, INDEMNIFY AND SAVE MIRACLE HARMLESS FROM ALL CLAIMS OF ANY KIND FOR DAMAGES OF ANY KIND ARISING OUT OF CUSTOMERS ALTERATION OF THE EQUIPMENT, ITS FAILURE TO MAINTAIN THE EQUIPMENT, ITS FAILURE TO PROPERLY SUPERVISE EQUIPMENT USE, OR ITS FAILURE TO PROVIDE AND MAINTAIN APPROPRIATE TYPES AND DEPTHS OF SAFETY SURFACING BENEATH AND AROUND THE EQUIPMENT IN ACCORDANCE WITH MIRACLES INSTALLATION AND OWNERS MANUALS AND THE MOST CURRENT CONSUMER PRODUCT SAFETY COMMISSION HANDBOOK FOR PUBLIC PLAYGROUND SAFETY.

4. Restrictions. Until all amounts due hereunder are paid in full, Customer shall not: (i) permit the Equipment to be levied upon or attached under any legal process; (ii) transfer title to the Equipment or any of Customer's rights therein; or (iii) remove or permit the removal of the Equipment to any location not specified in this Quote.

5. Purchase Money Security Interest. Customer hereby grants, pledges and assigns to Miracle, and Miracle hereby reserves a purchase money security interest in, the Equipment in order to secure the payment and performance in full of all of Customer's obligations hereunder. Customer agrees that Miracle may file one or more financing statements, in order to allow it to perfect, acquire and maintain a superior security interest in the Equipment.

6. Choice of Law and Jurisdiction. All agreements between Customer and Miracle shall be interpreted, and the parties' obligations shall be governed, by the laws of the State of Missouri without reference to its choice of law provisions. Customer hereby consents to the personal jurisdiction of the state and federal courts located in the city and county of St. Louis, Missouri.

7. Title; Risk of Loss; Insurance. Miracle Retains full title to all Equipment until full payment is received by Miracle. Customer assumes all risk of loss or destruction of or damage to the Equipment by reason of theft, fire, water, or any other cause, and the occurrence of any such casualty shall not relieve the Customer from its obligations hereunder and under any invoices. Until all amounts due hereunder are paid in full, Customer shall insure the Equipment against all such losses and casualties.

8. Waiver; Invalidity. Miracle may waive a default hereunder, or under any invoice or other agreement between Customer and Miracle, or cure such a default at Customer's expense, but shall have no obligation to do either. No waiver shall be deemed to have taken place unless it is in writing, signed by Miracle. Any one waiver shall not constitute a waiver of other defaults or the same kind of default at another time, or a forfeiture of any rights provided to Miracle hereunder or under any invoice. The invalidity of any portion of this Quote shall not affect the force and effect of the remaining valid portions hereof.

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10. Counterparts; Electronic Transmission. This Quote, any invoice, and any other agreement between the parties, may be executed in counterparts, each of which shall constitute an original. The facsimile or other electronic transmission of any signed original document and retransmission of any signed facsimile or other electronic transmission shall be the same as the transmission of an original. At the request of either party, the parties will confirm facsimile or other electronically transmitted signatures by signing an original document.

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2/7/2025

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Miracle® Limited Warranty

Miracle Recreation Equipment Company warrants its products against structural failure due to defects in materials and workmanship for the warranty periods and material categories prescribed below.

Buyer agrees that products sold by Miracle Recreation Equipment Company carry only the following warranties:

1. **LIMITED WARRANTY FOR AS LONG AS YOU OWN THE PRODUCT:** Aluminum deck posts, steel deck posts, VersaLok® fastening system, cast aluminum parts, and associated fastening hardware.
2. **LIMITED FIFTEEN (15) YEAR WARRANTY:** All rigid steel playground components, decks, steps, and weldments, rotationally molded and sheet plastic components, plastic lumber, roof panels, and stainless steel slides, except as otherwise specified below.
3. **LIMITED TEN (10) YEAR WARRANTY:** Fabric shade steel frames, Shadesure™ and Colourshade FR fabrics (Note Exception: Limited Five (5) Year Warranty on Shadesure™ fabrics in colors Red, Yellow, Electric Purple, Zesty Lime, Cinnamon, and Olive.)
4. **LIMITED EIGHT (8) YEAR WARRANTY:**
 - Fiberglass signage, accessible swing seats, precast PolyFiberCrete or precast concrete products.
 - Play Terrain Synthetic Turf safety surfacing against deterioration of specified attenuation performance and appearance.
 - Integrated shade fabric and components against rot, UV deterioration and defects in materials and workmanship (Note Exception: Limited Three (3) Year Warranty for fabric in shades of red).
5. **LIMITED FIVE (5) YEAR WARRANTY:**
 - Heavy duty diamond barrier mesh and Kidrox™ Climbing Rocks.
 - Mira-Therm™ PVC coating and PE coating against cracking or peeling.
 - Park and Site Amenities (i.e. benches, tables, trash receptacles, etc.).
 - GFRP (Glass Fiber Reinforced Polymer) Products.
 - Steel core cable nets and rope fittings and connections (Note Exception: Warranty does not cover normal wear and tear such as fraying or facing of cable coating).
6. **LIMITED THREE (3) YEAR WARRANTY:** Flexible belting, plastic border timbers and accessories, and electronic panel speakers, sound chips, and circuit boards.
7. **LIMITED ONE (1) YEAR WARRANTY:**
 - Slashproof Swing Seats, 360° Bucket Tot Swing Seats, and Tuff Net no climbing mesh.
 - Pool slide support structures, stairways, landings and railings.
 - All other products, components and custom pieces that are not specifically listed above, including, without limitation, all moving parts, such as swing hangers and bearings, swivels, chains, whirls, springs and flexible components, and all high wear items, such as trolleys, cables, wheels, and bumper stops related to rail and cable ride products.

BUYER'S REMEDY: If any products prove defective or non-conforming under normal use and within the above-prescribed warranty periods and material categories, Buyer must promptly notify Miracle® in writing at 878 E. Hwy 60, Monett, MO 65708 USA. Miracle® may elect to inspect the alleged defect at Buyer's site or at Miracle's facility. Buyer shall not return products to Miracle® unless authorized by Miracle® to do so. Authorized returns must be properly packaged and shipped prepaid and insured, at Buyer's expense. Upon verification of warranty coverage, Miracle® may elect, in its sole discretion, to repair defective or non-conforming products, or replace them by delivering products or part(s) of similar functionality free of charge to the site. Miracle's limited warranties do not cover the cost of labor to remove defective or non-conforming part(s) or to install repaired or replacement part(s). By use of these limited warranties, Buyer accepts their terms and limitations, and waives any rights it would otherwise have to claim or assert that such warranties fail of their essential purpose. Buyer agrees that venue for any court action to enforce these limited warranties shall be in Barry or Greene Counties in the State of Missouri.

LIMITATIONS: All warranty periods begin on the date of Miracle's invoice. Repaired and/or replacement part(s) are warranted only for the balance of the original limited warranty period. Warranties extend only to the original Buyer/end user for products purchased from Miracle® or a Miracle® authorized reseller, and are not transferable.

Warranties apply only to Miracle® products that are erected and installed in conformance with Miracle's installation instructions, and that are maintained and inspected in conformance with Miracle® maintenance and operational instructions.

Warranties specifically do not cover Miracle® products:

- for cosmetic damage or flaws occurring under normal use, such as surface scratches, minor chips, hairline cracks, dents, marring, efflorescence, color fade (except for shade fabric as noted above), discoloration, corrosion/rust, fraying, or warping of recycled plastic lumber;
- that have been modified, altered, or repaired by unauthorized third parties;
- that have not been used as designed or intended, or misused;
- to which non-Miracle® parts have been added or substituted;
- that have been removed from their original location and re-installed elsewhere;
- or that have been damaged due to excessive wear and tear, vandalism, abnormal use, abuse, negligence, environmental factors (such as wind-blown sand, salt spray, or airborne emissions from industrial sources), extreme weather (such as hail, flooding, lightning, tornados, sandstorms, earthquakes, or wind storms), and acts of God.

Miracle® does not warrant that any particular color will be available for any specific period of time, and reserves the right, its sole discretion, to discontinue any color for any reason.

THE FOREGOING LIMITED WARRANTY IS THE SOLE AND EXCLUSIVE WARRANTY FOR SELLER'S PRODUCTS, AND IS IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, IN LAW OR IN FACT. SELLER SPECIFICALLY DISCLAIMS ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR USE OR PURPOSE, AND ANY IMPLIED WARRANTIES ARISING OUT OF COURSE OF DEALING OR PERFORMANCE OR TRADE USAGE. SELLER SHALL NOT BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, SPECIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF REVENUE, PROFIT OR USE, ARISING OUT OF A BREACH OF THIS WARRANTY OR IN CONNECTION WITH THE SALE, INSTALLATION, MAINTENANCE, USE, OPERATION OR REPAIR OF ANY PRODUCT. IN NO EVENT WILL SELLER BE LIABLE FOR ANY AMOUNT GREATER THAN THE PURCHASE PRICE OF A DEFECTIVE PRODUCT

Prices are subject to change without notice and are exclusive of installation, surfacing, transportation, insurance, taxes, license fees, customs fees, duties, premiums, fees, and other charges.



878 E Highway 60 / Monett, Missouri, USA 65708 / Miracle-Recreation.com
USA 888-458-2752 CANADA 866-516-0245 INTERNATIONAL +1 417-235-6917

Color Choices

ROCK-ITE® PLASTIC COLOR CHOICES

Roofs, Slides, Big Timber® Components, Crawl Tubes, Bongos™, Bumpers and Panels.



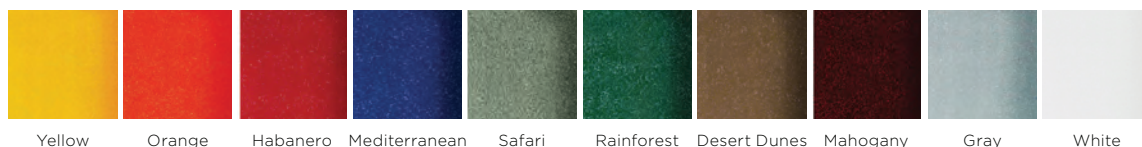
MIRA-COTE® POWDER-COATED PAINTED METAL COLOR CHOICES

Posts, Arches, Swings and Accents (Railings & Climbers).



ANTI-MICROBIAL PAINTED METAL COLORS

This proprietary treatment helps prevent bacterial mold, algae growth and stains.



MIRA-LENE™ PANEL COLOR CHOICES

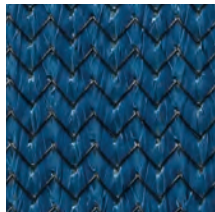


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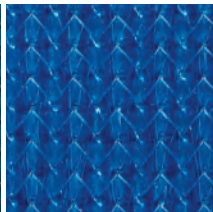
Color Choices

SHADESURE™ FABRICS

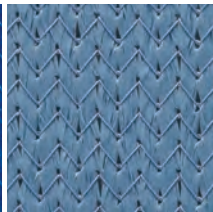
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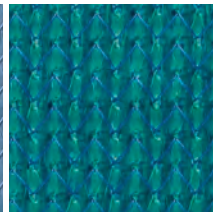
Navy Blue
90% shade factor
94% UV factor



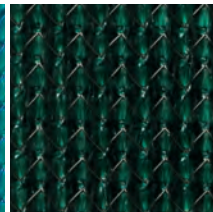
Royal Blue
86% shade factor
94% UV factor



Laguna Blue
91% shade factor
96% UV factor



Turquoise
83% shade factor
92% UV factor



Rain Forest
89% shade factor
96% UV factor



Olive
89% shade factor
95% UV factor



Zesty Lime
84% shade factor
92% UV factor



Chocolate
92% shade factor
93% UV factor



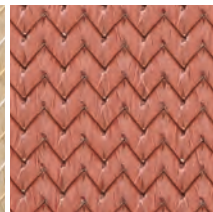
Cinnamon
92% shade factor
93% UV factor



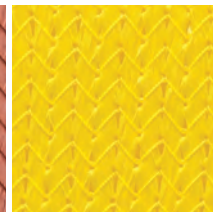
Arizona
84% shade factor
92% UV factor



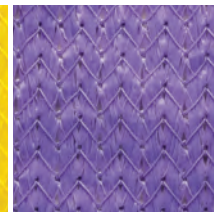
Desert Sand
80% shade factor
92% UV factor



Terracotta
84% shade factor
90% UV factor



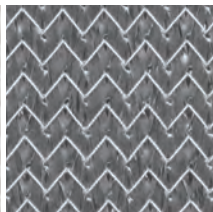
Sunflower Yellow
70% shade factor
94% UV factor



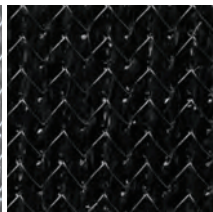
Electric Purple
83% shade factor
91% UV factor



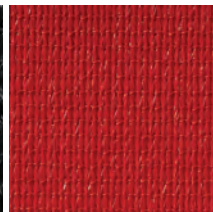
White
57% shade factor
86% UV factor



Silver
88% shade factor
93% UV factor



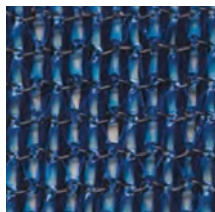
Black
95% shade factor
96% UV factor



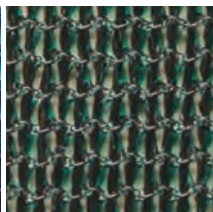
Red
80% shade factor
86% UV factor

COLOURSHADE™ FR FABRICS

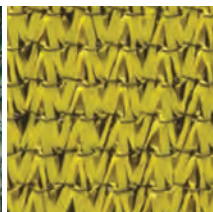
PASSES: NFPA 701 / ASTM-E84 / OSFM TITLE 19



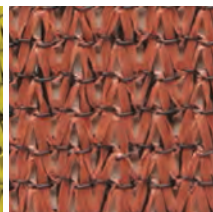
Blue
80% shade factor
85% UV factor



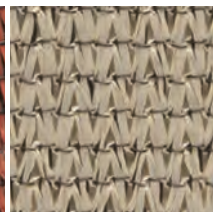
Green
80% shade factor
85% UV factor



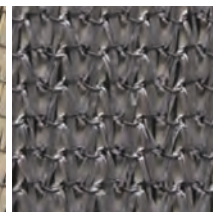
Yellow
80% shade factor
89% UV factor



Terracotta
75% shade factor
82% UV factor



Desert Sand
80% shade factor
92% UV factor



Silver
80% shade factor
81% UV factor

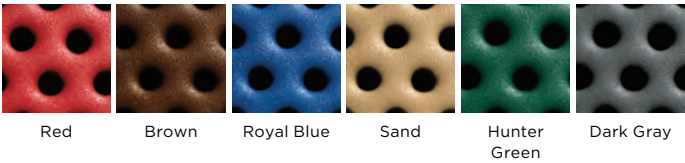


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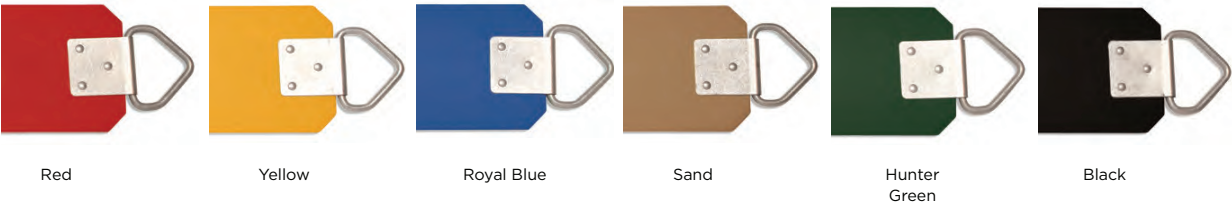
Color Choices

TEXTURED MIRA-THERM™ COLOR CHOICES

Mira-Therm™ coatings for Decks, Steps, Ramps, Bridges and Cargo Climbers are available in either orthophthalate-free Mira-Therm™ 2 (vinyl) or Mira-Therm™ PE (polyethylene)-based coatings with anti-microbial enhancements.



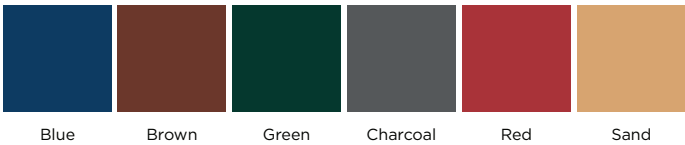
MIRACLE SWING SEAT COLORS



FURNISHING COLOR OPTIONS

Amenities receive a durable color coating that will not rust, crack, peel, or warp. Choose a powder coat color for framework and plastisol coating for table tops, seats, and backs.

Powder Coat and Plastisol

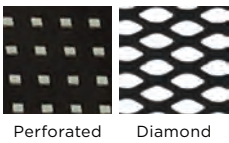


Powder Coat Only



SITE FURNISHING PATTERNS

Slat and Rib patterns (not shown) available in select site furnishing products.



RECYCLED PLASTIC COLORS



Color Palettes



EARTH TONE

- Beige
- Sand
- Forest Green
- Green



ISLAND OASIS

- Forest Green
- Royal Blue
- Cobalt
- Cyan



ENERGY

- Metallic Gray
- Dark Gray
- Silver
- Chartreuse
- Teal



NAUTICAL

- Blue
- Sand
- Beige
- Orange



MOTHER EARTH

- Blue
- Sand
- Beige
- Green



PATRIOTIC

- Red
- White
- Blue



OCEAN

- Blue
- Sand
- White
- Teal



SPRING

- Green
- Sand
- Yellow



PRIMARY

- Blue
- Red
- Yellow



SAHARA

- Beige
- Brown
- Forest Green
- Sand

Miracle® uses high quality materials and state of the art manufacturing processes. Commercial playgrounds and products are subjected to years of environmental and solar exposure. Such extreme exposure takes its toll on paints and pigments, and all colors will fade over time. So Miracle® does not warrant against color fading or discoloration. It is important to properly maintain your playground to ensure its longevity. Depending on environmental conditions at your location, the installation of fabric shade structures may help to delay fading and discoloration. Actual colors in catalog may vary due to four color printing process.



878 E Highway 60 / Monett, Missouri, USA 65708 / Miracle-Recreation.com
 USA 888-458-2752 CANADA 866-516-0245 INTERNATIONAL +1 417-235-6917

RESOLUTION NO. 25-03-27

A RESOLUTION AUTHORIZING THE PURCHASE OF FIRESIDE PARK EQUIPMENT FROM ST. CROIX RECREATION IN THE AMOUNT OF \$71,107.00

WHEREAS, Fireside Park was identified as a park in need of improvement in the 2022 Master Parks and Trails Plan; and

WHEREAS, The City of Wyoming Park Advisory Commission engaged in a request for quotes process with playground manufacturers for a Fireside Park Project; and

WHEREAS, St. Croix Recreation submitted a proposal for playground equipment, installation, concrete curbing, and engineered wood fiber in the amount of \$70,000.00; and

WHEREAS, The Park Advisory Commission has recommended that the Wyoming City Council formally approve this project;

WHEREAS, The proposed project would be paid through the Gambling Proceeds fund.

THEREFORE, BE IT RESOLVED, The City of Wyoming authorizes the purchase of Fireside Park Equipment from St. Croix Recreation in the amount of \$71,107.00

**ADOPTED BY THE CITY COUNCIL OF THE CITY OF WYOMING ON THE
18TH DAY OF MARCH, 2025.**

CITY OF WYOMING

Lisa Iverson, Mayor

ATTEST:

Robb Linwood, City Administrator/Clerk



Request for Council Action

Date: March 18, 2025

Presented to: Mayor Iverson and City Council Members

Presented by: Grant MacFarlane, Assistant City Administrator

Department: Administration

Reference: Arbor Day 2025

Method: New Business

Background Information:

In 2020, the City of Wyoming became a member of the Tree City USA program. The Tree City USA program began in 1976 and is a national program that supports community tree management. Trees are a critical part of a city's infrastructure. A healthy forestry program helps to protect groundwater, reduce energy costs, support erosion control, and boost property values. In order to maintain Tree City USA status, the city must hold an Arbor Day celebration and issue a proclamation. Staff will be administering a Tree Planting event on Saturday, April 26, 2025 and is currently working on finalized details for the event.

Recommendation:

Proclaim Friday, April 25, 2025 as Arbor Day in Wyoming, Minnesota.



CITY OF WYOMING

P.O. Box 188, 26885 Forest Blvd., Wyoming, MN 55092
Phone: 651-462-0575 Fax: 651-462-0576



Proclamation Celebrating Arbor Day in Wyoming, Minnesota

WHEREAS: Arbor Day provides people the opportunity to celebrate the importance of trees and forests to our economy, culture, history, and future of the state; and

WHEREAS: Trees are of great value as they provide clean air and water, shade and energy savings, wildlife habitat, recreational opportunities, wood products, and jobs while capturing and storing carbon from the atmosphere, thereby offsetting greenhouse gas emissions; and

WHEREAS: Properly planting and caring for a diverse mix of trees makes community forests more resilient by minimizing the impacts of diseases, insects, and other stressors such as climate change and providing long-term community and environmental benefits; and

WHEREAS: Thoughtfully choosing, planting, and caring for a diverse mix of trees now supports resilient communities into the future.

NOW, THEREFORE, The City Council of Wyoming, Minnesota hereby proclaims Friday, April 25, 2025, as:

ARBOR DAY

Lisa Iverson
Mayor