

AGENDA
ECONOMIC DEVELOPMENT AUTHORITY
REGULAR MEETING
CITY OF WYOMING, MINNESOTA
MARCH 9, 2026
5:30 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. To consider approving the minutes of the "Regular Meeting" of the Wyoming, Minnesota City EDA for January 12, 2026

OLD BUSINESS:

NEW BUSINESS:

2. EDA Winter Conference Review
3. Retail Trade Anaylisis North Branch and Chisago County
4. Fence Discussion Railroad Park
5. 2026 Goals and Work Plan

COMMUNICATIONS:

6. Initiative Foundation Funding Support
7. March EDA Updates

8. Chisago County SBDC Resource Day

ADJOURN

**UNAPPROVED MINUTES
ECONOMIC DEVELOPMENT AUTHORITY
REGULAR MEETING
CITY OF WYOMING, MINNESOTA
JANUARY 12, 2026
5:30 PM**

CALL TO ORDER:

CALL OF ROLL:

On a Call of the Roll the following members of the Wyoming EDA were present:

EDA Members: Mayor Iverson, Andrew Buccanero, Alex Bulmer, Dennis Schilling, Jeff Allen

Also Present: Robb Linwood - City Administrator and Nancy Hoffman, Chisago County HRA/EDA Director

ABSENT:

DETERMINATION OF A QUORUM:

PLEDGE OF ALLEGIANCE:

OPEN FORUM:

"An opportunity for members of the public to address the EDA on items not on the current Agenda. Items requiring EDA action maybe deferred to staff for research and future EDA Agendas if appropriate."

1. Consider approving the minutes of the "Regular Meeting" of the Wyoming, Minnesota City EDA for November 11, 2025

A MOTION WAS MADE BY EDA MEMBER SCHILLING SECONDED BY EDA MEMBER BUCCANERO TO APPROVE THE "REGULAR MEETING" MINUTES OF THE WYOMING, MINNESOTA ECONOMIC DEVELOPMENT AUTHORITY FOR NOVEMBER 10, 2025

Voting Aye: Iverson, Buccanero, Allen Bulmer, and Schilling

Voting Nay:

Abstain:

SCHEDULED BID LETTINGS: NONE.

SCHEDULED PUBLIC HEARINGS: NONE

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.

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

OLD BUSINESS:

2. Continued discussion on EDA work Plan

He did give the group an update on the fence, staff has reached out to three contractors and anticipate having some quotes for the upcoming meeting.

NEW BUSINESS:

3. Vote and assign EDA positions for 2026

A MOTION WAS MADE BY MEMBER SCHILLING, SECONDED BY MEMBER ALLEN TO NOMINATE LISA IVERSON AS EDA PRESIDENT FOR 2026.

Voting Aye: Bulmer, Schilling, Allen, Iverson, and Buccanero

Voting Nay:

Abstain:

A MOTION WAS MADE BY MEMBER IVERSON SECONDED BY MEMBER BULMER TO NOMINATE SCHILLING AS EDA VICE PRESIDENT FOR 2026.

Voting Aye: Iverson, Bulmer, Schilling, Allen, and Buccanero

Voting Nay:

Abstain:

A MOTION WAS MADE BY MEMBER IVERSON SECONDED BY MEMBER SCHILLING TO NOMINATE BUCCANERO AS EDA PRESIDENT PRO TERM FOR 2026.

Voting Aye: Iverson, Schilling, Allen, Bulmer and Buccanero

Voting Nay:

Abstain:

A MOTION WAS MADE BY MEMBER ALLEN SECONDED BY MEMBER SCHILLING TO NOMINATE JEFF ALLEN AS TREASURER 2026

Voting Aye: Iverson, Schilling, Allen, Bulmer and Buccanero

Voting Nay:

Abstain:

A MOTION WAS MADE BY MEMBER IVERSON, SECONDED BY MEMBER SCHILLING TO NOMINATE ALEX BULMER AS ASSISTANT TREASURER FOR 2026

Voting Aye: Iverson, Schilling, Allen, Bulmer and Buccanero

Voting Nay:

Abstain:

A MOTION WAS MADE BY MEMBER IVERSON SECONDED BY MEMBER BUCCANERO TO NOMINATE ROBB LINWOOD EXECUTIVE DIRECTOR AND SECRETARY FOR 2026.

Voting Aye: Iverson, Schilling, Allen, Bulmer and Buccanero

Voting Nay:

Abstain:

4. EDA Meeting Dates for 2026

A MOTION WAS MADE BY MEMBER SCHILLING SECONDED BY MEMBER BULMER TO APPROVE THE MEETING DATES FOR 2026.

Voting Aye: Iverson, Bulmer, Schilling, Allen, and Buccanero

Voting Nay:

Abstain:

5. To consider a donation to the Initiative Foundation for 2026

A MOTION WAS MADE BY MEMBER BUCCANERO, SECONDED BY MEMBER SCHILLING TO APPROVE A DONATION TO THE INITIATIVE FOUNDATION OF \$500

Voting Aye: Iverson, Bulmer, Schilling, Allen, and Buccanero

Voting Nay:

Abstain:

6. EDAM Winter Conference 2026

A MOTION WAS MADE BY MEMBER BULMER SECONDED BY SCHILLING TO APPROVE ADMINISTRATOR LINWOOD TO ATTEND THE 2026 EDAM WINTER CONFERENCE

Voting Aye: Iverson, Allen, Buccanero, Bulmer, and Schilling

Voting Nay:

Abstain:

7. November EDA Updates

Administrator Linwood discussed the business of the month for December, Family Pathways. Nancy Hoffman of the Chisago County HRA/EDA gave updates about the County's new entrepreneur program. She also discussed an upcoming retail trade analysis report and will have an event to present the report.

ADJOURN

A MOTION WAS MADE BY MEMBER BULMER SECONDED BY SCHILLING TO ADJOURN THE JANUARY 12, 2026 "REGULAR MEETING" OF THE WYOMING, MINNESOTA ECONOMIC DEVELOPMENT AUTHORITY MEETING AT 6:13P.M.

Voting Aye: Iverson, Allen, Buccanero, Bulmer, and Schilling

Voting Nay:

Abstain:



EDA Update

Date: March 5, 2026

Presented to: EDA Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: EDAM Winter Conference

Method: New Business

Background Information:

I recently attended the 2026 Economic Development Association of Minnesota Winter Conference and wanted to share several observations and ideas that may be relevant to Wyoming's economic development efforts. The conference included sessions on housing, entrepreneurship, redevelopment strategies, site readiness, and emerging economic trends. Several themes were consistent across the presentations and reinforce many of the challenges and opportunities currently facing communities across Minnesota. Copies of the conference presentation materials are included with this memo for additional reference.

Workforce Housing and Starter Homes

Multiple sessions highlighted the growing shortage of starter homes and workforce housing across Minnesota. Data presented showed that in the early 1980s roughly 40 percent of newly constructed homes were considered starter homes, while today that figure has dropped to roughly 9 percent. At the same time, the average age of a first time homebuyer has increased from approximately 28 to around 40 years old.

The discussion emphasized that local zoning, infrastructure costs, and development economics all play a role in limiting the production of smaller and more affordable homes. Communities across the state are exploring strategies such as smaller lot sizes, infrastructure partnerships, and creative financing tools to encourage additional housing options.

Entrepreneurship and Business Growth

Another presentation focused on the importance of supporting businesses throughout their entire lifecycle, from startup through succession planning. The University of Minnesota Extension emphasized that strong local economies require systems that help entrepreneurs start businesses, grow them, and eventually transition ownership successfully. Communities were encouraged to host networking events, provide mentorship opportunities, and actively identify local entrepreneurs who may benefit from business development resources.

A related session highlighted a business incubation model used in Hutchinson, where the city developed a 20,000 square foot enterprise center with multiple small industrial bays to support startup manufacturing and service businesses.

This type of facility allows small businesses to grow in a lower risk environment before moving into larger commercial or industrial space.

Downtown and Community Placemaking

One of the more interesting sessions focused on building downtown areas that people intentionally visit rather than simply drive through. The presentation highlighted how communities can strengthen downtown vitality by improving walkability, activating public spaces, and coordinating redevelopment and private investment.

The presenters noted that many suburban communities historically developed with large parking areas and auto oriented commercial patterns that can make downtown areas feel more like pass through corridors rather than destinations. Strategies discussed included strengthening pedestrian connections, enhancing streetscape design, encouraging mixed use development, and supporting small businesses and local amenities that create reasons for people to spend time in a downtown area. Given the ongoing discussions about strengthening Wyoming's downtown area and broader placemaking efforts, many of the ideas presented in this session may be relevant for future conversations.

Infrastructure and Community Services

Several presentations emphasized that economic development increasingly depends on community infrastructure that supports families and workforce participation. This includes housing, childcare, and other services that help support employers and workers in growing communities. Some rural communities are exploring partnerships and creative funding strategies to develop childcare facilities or other essential services that are difficult for the private market to provide independently.

Emerging Economic Opportunities

One session highlighted emerging opportunities related to sustainable aviation fuel and other clean energy industries in Minnesota. These industries are part of a broader initiative focused on biotechnology, clean energy, and advanced manufacturing sectors that could drive future economic growth in the region. While many of these projects are regional or statewide in scale, they illustrate how economic development strategies are increasingly tied to energy infrastructure, technology, and advanced manufacturing sectors.

Overall, the conference reinforced several themes that are directly relevant to Wyoming's economic development efforts.



EDAM

ECONOMIC DEVELOPMENT
ASSOCIATION of MINNESOTA

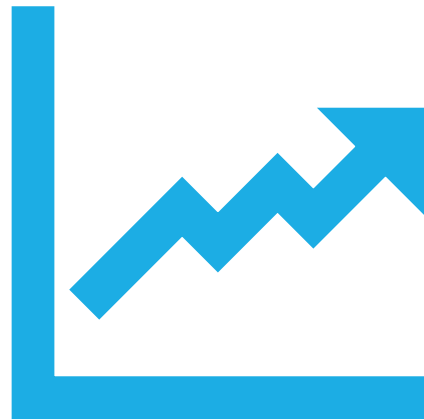


EDAM 2026 Session

DARIELLE DANNEN | ATTORNEY, LOBBYIST

2026 Legislative Session – Big Picture

- **No required bills** to pass in 2026
- Likely legislation:
 - **Passing a bonding bill**
 - Enacting policy proposals
 - Any supplemental budget bill for critical needs
- Possible Legislation:
 - Passing a tax bill – this is Senator Rest's last legislative session.



Minnesota's Fiscal Position

NOVEMBER FORECAST

November Forecast

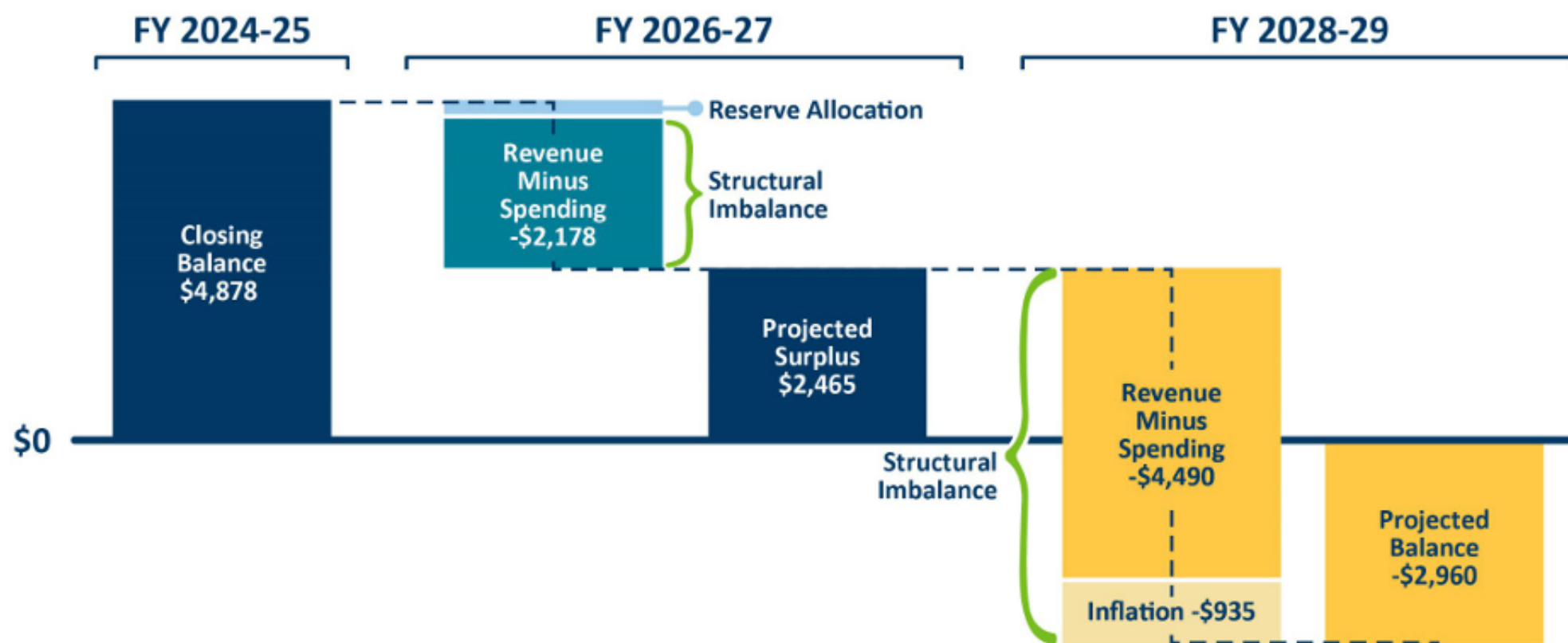
Surplus is **\$2.465 billion**, grown by \$579 million from prior estimates.

Projected shortfall in **FY28-29** is **-\$2.960 billion** due to a structural imbalance.

The budget reserve is at **\$3.422 billion**.

Fiscal Snapshot: Forecast Horizon FY 2024 through FY 2029

(\$ millions)



*Figures exclude FY 25 appropriations carryforward

November Forecast

Structural imbalance continues to be driven by health care costs and special education.

Higher managed care rates are driving the higher than estimated healthcare costs.

The Forecast also predicts slow economic growth in FY28-29.

Expectations in 2026 Session

Next legislative session likely to have **limited spending targets** with a focus on **bonding and policy changes**.

We are anticipating a **bonding package** of at least \$700 million but current debt guidelines would allow for up to \$1.2 billion.

Federal funding changes will also likely be an area of debate this session.

The **Governor** has said that he will be introducing a budget proposing **similar cuts** to last session.



Legislative Changes

FOR THE 2026 LEGISLATIVE SESSION

Legislative Composition

- Minnesota House remains tied.
- The Senate is led by the DFL by one seat.
- Governor Walz continues to control the Executive Branch.



House Leadership

DFL Leader

Rep. Zach Stephenson (DFL-Coon Rapids)



GOP Leader

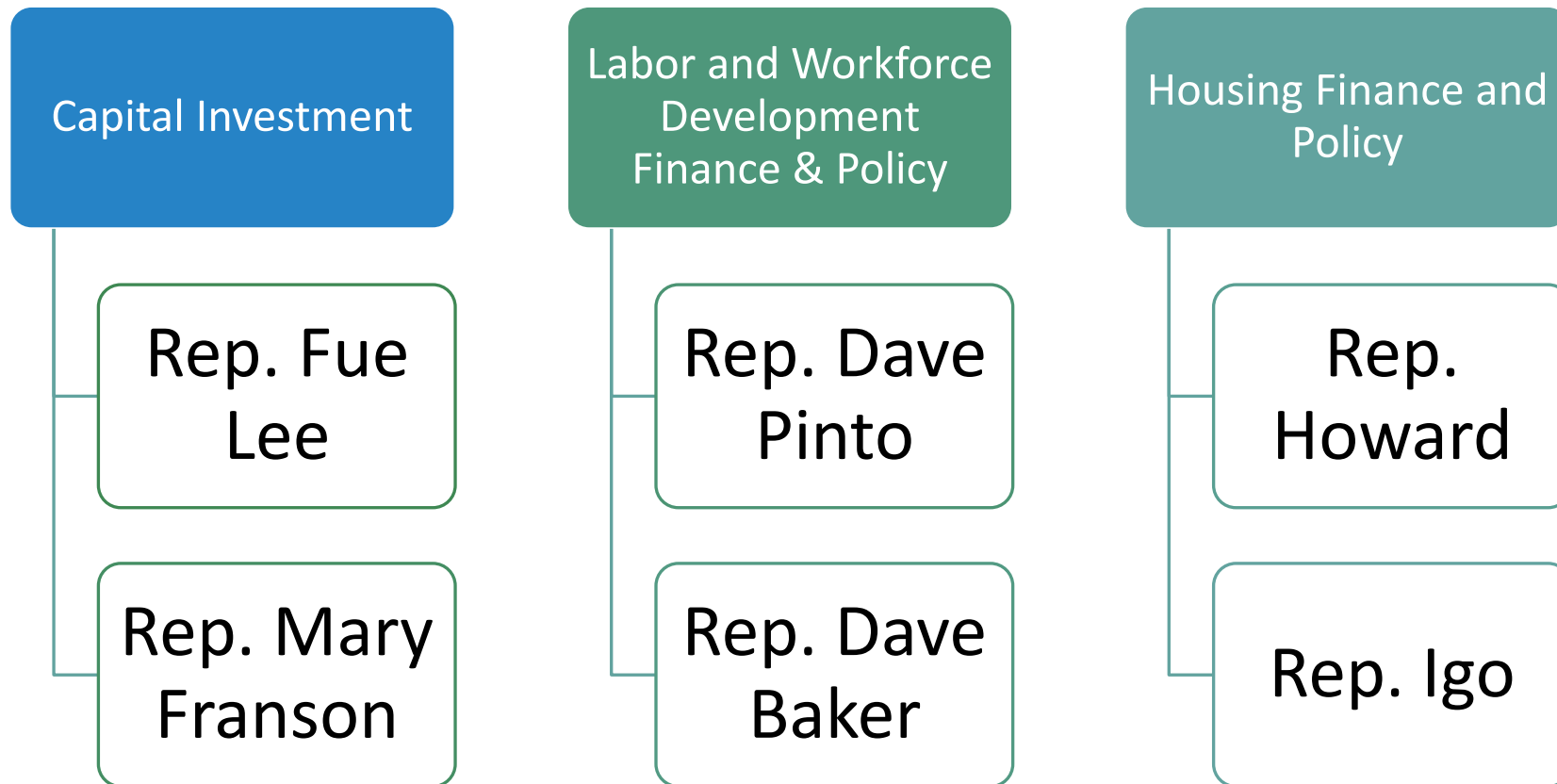
Rep. Lisa Demuth (R-Cold Spring)



House Power Sharing Agreement

- Committees will continue to be led by Co-chairs.
- Lisa Demuth will continue to serve as House Speaker.
- Committee membership will continue to be equally divided except for the Fraud Committee.

Key House Committees/Co-Chairs



Legislative Moves

- 17 Announced legislative retirements at the end of the 2025-2026 biennium
- 5 House members seeking Senate seats in 2026
- 11 Members seeking another office in 2026

2026 Legislative Session – context

- **Every state seat** is up for election in 2026 – House, Senate and Governor.
- **Governor Walz** is not running for reelection anymore – crowded field of contenders.
- **Fraud** discussions are likely to continue.
- **Federal** funding and actions uncertain.

EDAM's 2026 Legislative Agenda



EDAM | Agenda 2026 Legislative Session

Infrastructure – Bonding

EDAM encourages any bonding package to include investments that support economic development and address key barriers including housing and child care:

- **\$20 million** for the Business Development Public Infrastructure grant program (BDPI)
- **\$10 million** for the Transportation Economic Development infrastructure (TEDI) program
- **\$10 million** for the Innovative Business Development Public Infrastructure grant program (IBDPI)

EDAM | Agenda 2026 Legislative Session

Infrastructure – Bonding Continued

- **\$10 million** for the Child Care Facility grant program
- **\$300 million** for Housing including \$200 million for Housing Infrastructure Bonds (HBI) and \$100 million for General Obligation (GO) bonds.

EDAM | Agenda 2026 Legislative Session

Business and Community Development Programs - Maintain funding levels for key programs:

- Redevelopment grant programs
- Job Creation Fund (JCF)
- Minnesota Investment Fund (MIF)
- Forward Fund
- Greater Minnesota Business Development Public Infrastructure program (BDPI)
- Small Business Assistance Partnerships program
- Emerging Entrepreneur Loan Program
- Small Business Development Centers
- Child Care Economic Development Grant program

EDAM | Agenda 2026 Legislative Session

EDAM also advocates for programs that seek to **leverage** additional **private capital** to support **economic development**. Those programs include the Angel Tax Credit program and other proposals that drive funding toward innovation and divested areas.

EDAM | Agenda 2026 Legislative Session

Support – Housing

Across Minnesota, communities struggle to attract workers because they are unable to find housing or housing is unaffordable. The lack of available and affordable housing limits the growth and prosperity of Minnesota communities. EDAM **supports efforts** that will lead to the **development of needed housing** in communities across the state.

EDAM | Agenda 2026 Legislative Session

Support – Child Care

Access to affordable and accessible child care is important to the stability and economic success of Minnesota children, parents, businesses and communities. EDAM supports efforts to ensure that **all Minnesota families** have access to **available, quality affordable child care** with **fairly compensated workers** so businesses and communities can **thrive**.

EDAM | Agenda 2026 Legislative Session

Support – Workforce Development

A strong workforce is vital to Minnesota's continued economic prosperity. For Minnesota's economy to continue to grow and evolve, the state will need a larger labor pool that aligns with our businesses' needs. Therefore, it is critical for state programs to support diverse workforce development programs that meet the needs of our **advancing economy** through **upskilling** and **career exploration**.

EDAM | Agenda 2026 Legislative Session

Support – Tax Increment Financing (TIF)

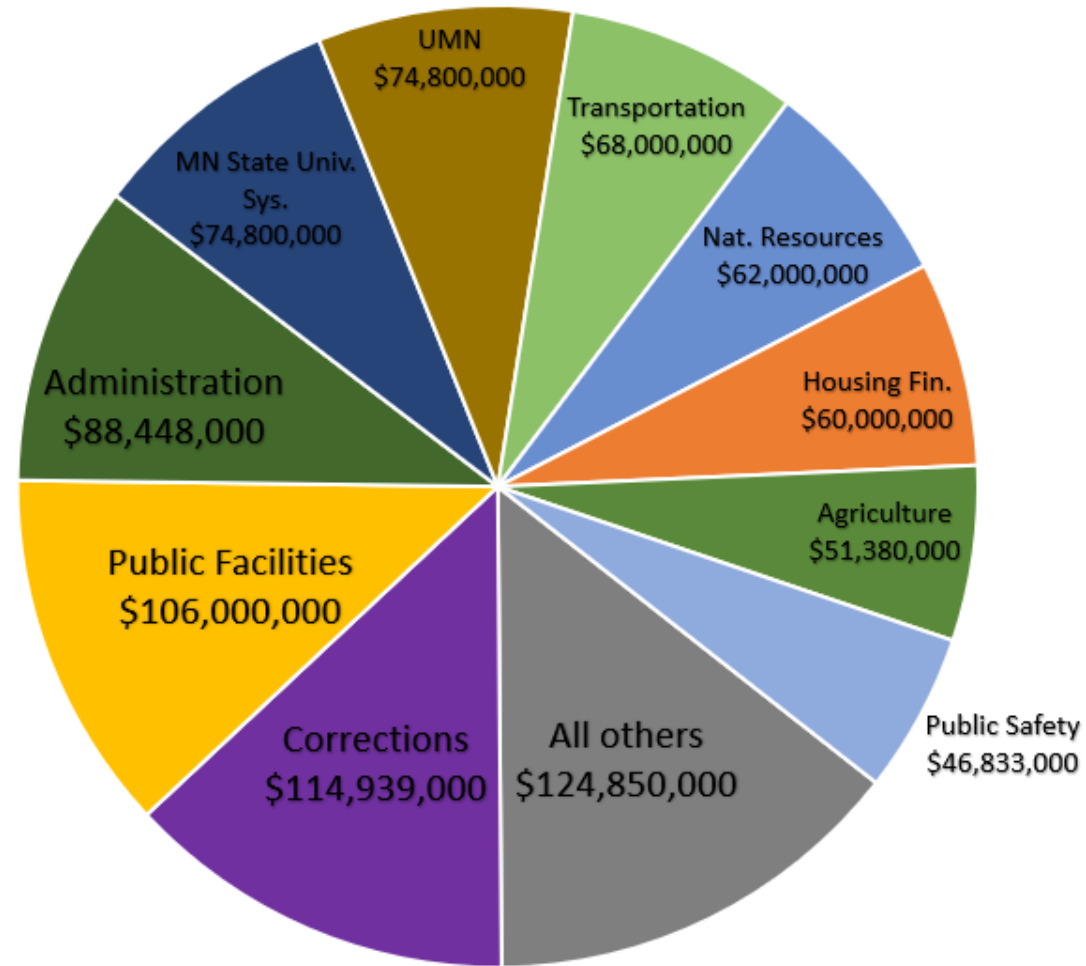
Tax Increment Financing (TIF) is a vital tool for driving economic growth and community prosperity in both the 7-county metro area as well as greater Minnesota. As a statewide organization, EDAM is committed to advocating for policies that preserve and **enhance the effectiveness of TIF**, ensuring it continues to **support and empower local economic development efforts**.

EDAM supports efforts related to refinement of (but not restriction or reduction in) the functional parameters of TIF.

Governor's Bonding Recommendations

2026 SESSION RECOMMENDATIONS

Governor's 2026 Capital Budget Recommendations



Key Bonding Recommendations

Business Development Public Infrastructure program (BDPI): \$2.5 million

Transpo. Economic Development Infrastructure program (TEDI): \$2.5 million

Housing Infrastructure Bonds (HIB): \$50 million

Public Housing Bonds (GO): \$10 million

Local Projects Set-Aside: \$35 million

Total GO Bonds Recommended: \$700M

Grand Total Recommended: \$907,050 million

Want to get involved?

- Host tours with your state lawmakers
- Help us collect stories of impact
- Leverage your contacts

Want to get
involved?

Join the EDAM & MAPCED Day at the Capitol on March 17th

- EDAM and MAPCED members will gather at the Capitol for a day of networking, learning about advocacy and meeting with lawmakers to discuss economic development priorities.
- Participants get prepared to talk with lawmakers, learn the legislative process and advocate for their communities with no prior experience needed.



Thank you!

DARIELLE DANNEN | ATTORNEY, LOBBYIST

(651) 259-1908

DJDANNEN@FLAHERTY-HOOD.COM

ADVENTURES IN BUSINESS INCUBATION!



Miles R. Seppelt

Economic Development Director
City of Hutchinson

WHO IS THIS GUY?!



University of Minnesota, Morris '92

B.A. Econ / Poli-Sci / Business

St. Cloud State University '98

M.S. Economic Development

27 years in economic development

Blue Earth 1998-1999

Sartell 1999-2001

Hutchinson 2002 - Present

What we'll cover

Virtual Tour
Wins & Current Clients
Why we built it
How we prepared
How we funded it
How we operate it
Things we've learned
Resources / Q & A

The Hutchinson Enterprise Center

The Enterprise Center



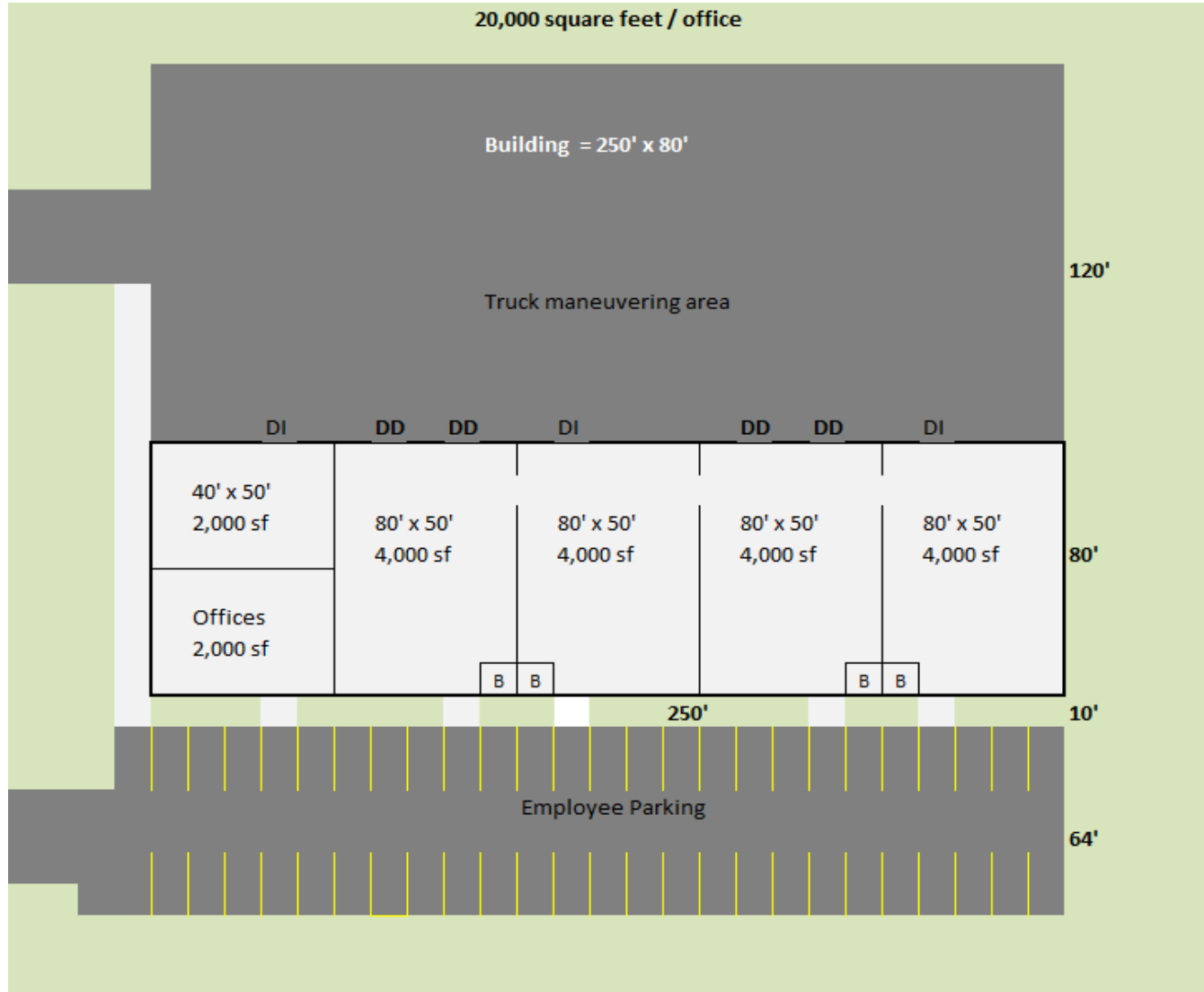
Built 2016

20,000 sf building

80' wide x 250' long



The Enterprise Center

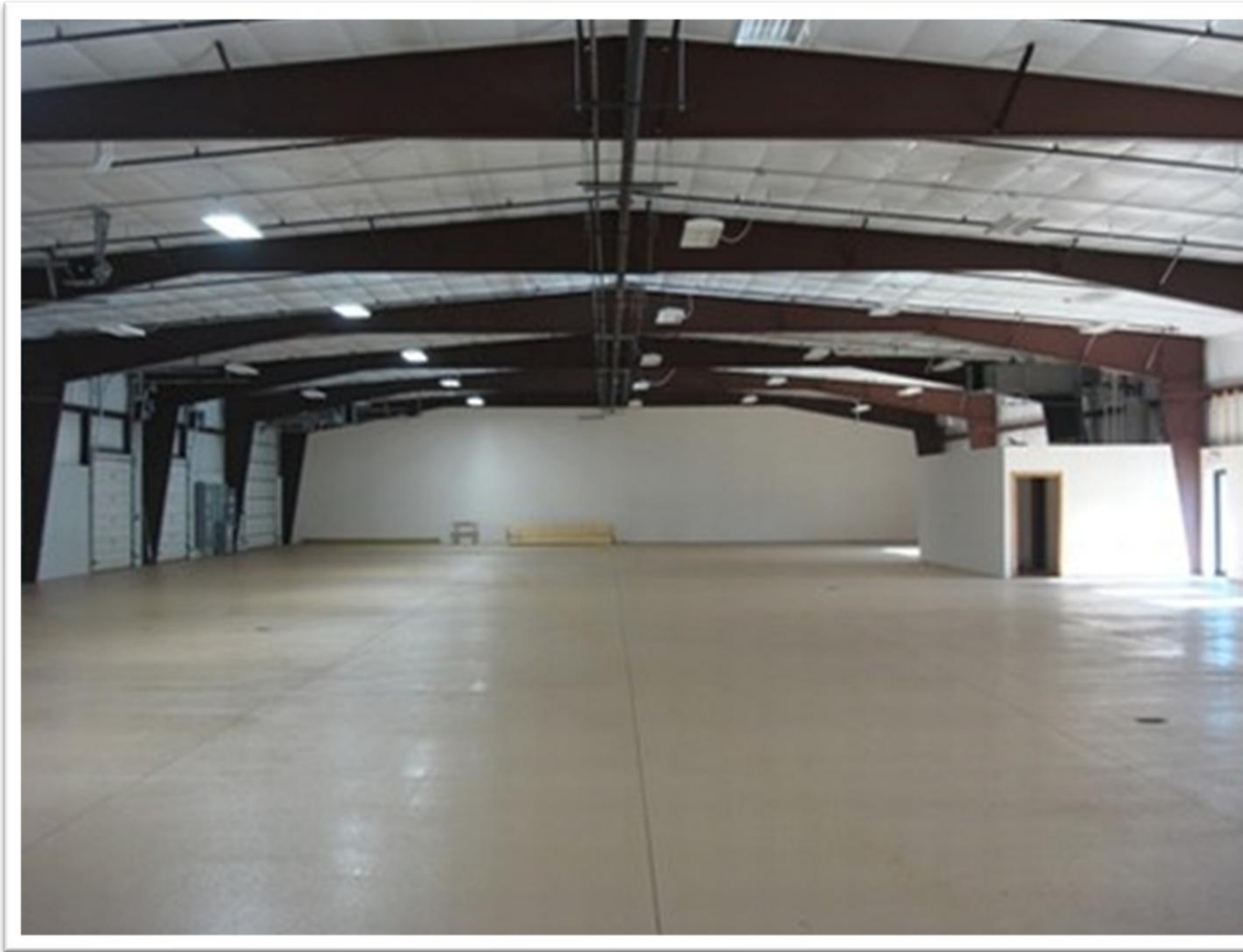


5 bays

80' x 50'

4,000 sf each

The Enterprise Center



2 docks

2 roughed in

3 drive-in doors

The Enterprise Center



Conference Room



Kitchen / Break Room



Work Room

Plus

- Miles' office
- 3 other offices
- bathrooms

Our wins / Current Clients

Our Wins – virtual incubation



Elena

Our Wins – virtual incubation



Amber

Our Wins – virtual incubation



Vince & Amanda

Our Wins



The screenshot shows the homepage of the Innovative Foam website. The header features the company logo, navigation links for Products, Process, Gallery, About, Contact, Blog, and FAQ, and a prominent orange 'Get Quote' button. The main visual is a large 3D orange sculpture of the letters 'NFA' in a gallery setting. Overlaid on this image is the text 'FOAM LETTERS, ACTIVATIONS, AND MORE!' in large white capital letters, followed by the tagline 'If you can dream it, we can build it with foam!' in a smaller, italicized font. A second orange 'Get Quote' button is positioned below the tagline. A yellow box in the bottom right corner contains a list of project details.

**INNOVATIVE
FOAM** Products ▾ Process Gallery ▾ About ▾ Contact Blog FAQ [Get Quote](#)

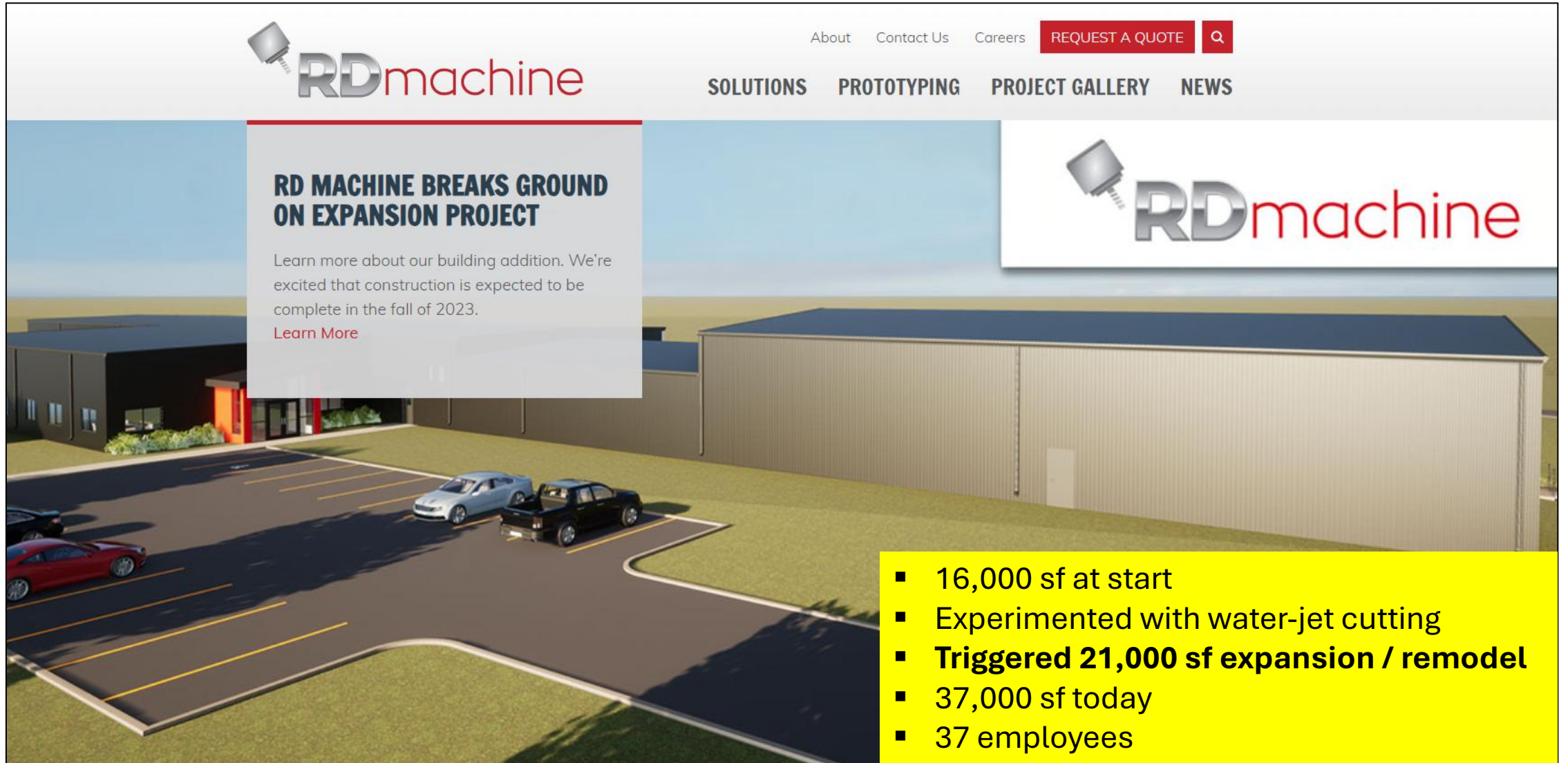
FOAM LETTERS, ACTIVATIONS, AND MORE!

If you can dream it, we can build it with foam!

[Get Quote](#)

- Purchased & remodeled building
- Currently 4 employees + owner
- Very busy!

Our Wins

The image is a screenshot of the RD Machine website. The top navigation bar includes links for 'About', 'Contact Us', 'Careers', and a red 'REQUEST A QUOTE' button with a magnifying glass icon. Below the navigation bar is a horizontal menu with 'SOLUTIONS', 'PROTOTYPING', 'PROJECT GALLERY', and 'NEWS'. The main content area features a large background image of a modern industrial building with a parking lot containing several cars. Overlaid on the left side of this image is a white text box with the headline 'RD MACHINE BREAKS GROUND ON EXPANSION PROJECT' and a sub-headline 'Learn more about our building addition. We're excited that construction is expected to be complete in the fall of 2023.' with a 'Learn More' link. On the right side, there is a smaller version of the RD Machine logo. In the bottom right corner, a yellow box contains a list of project details.

RD MACHINE BREAKS GROUND ON EXPANSION PROJECT

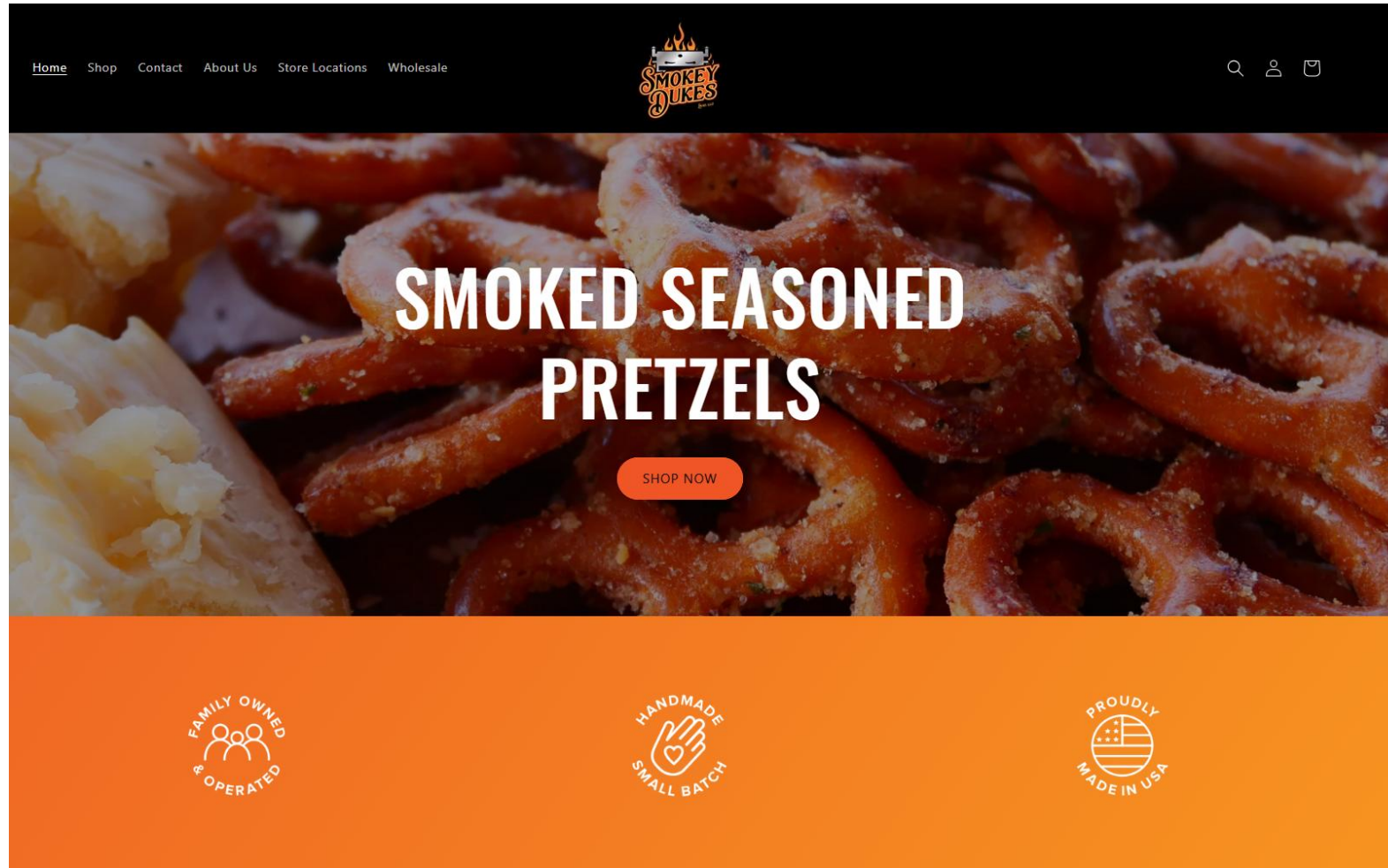
Learn more about our building addition. We're excited that construction is expected to be complete in the fall of 2023.
[Learn More](#)

- 16,000 sf at start
- Experimented with water-jet cutting
- **Triggered 21,000 sf expansion / remodel**
- 37,000 sf today
- 37 employees

Current Client



Current Client



Current Client



Deimos Materials

- Group of PhDs from U of M
- Next generation sustainable resins
- ***Bio-degradable***
- Pellets used to make things out of plastic



Why we built it

Why we built it

ED Strategy

1. BR & E

2. Incubation

3. Recruitment

Hard • Expensive • Low Percentage

Underutilized

Efficiency

✓ Promotes entrepreneurship

lots of smart people running around

✓ Leverages existing assets

Smart people • SBDC • Initiative Foundation •

RDC • Universities

✓ Boosts survival rates

Why Businesses Fail

Lack of Know-How

1. Little or no understanding of **business fundamentals**
2. Little or no meaningful prior **business experience**
3. **Poor preparation, initiation & planning** prior to and during setup

Source: U.S. Department of Labor, Bureau of Labor Statistics

Why Businesses Fail

Lack of Capital

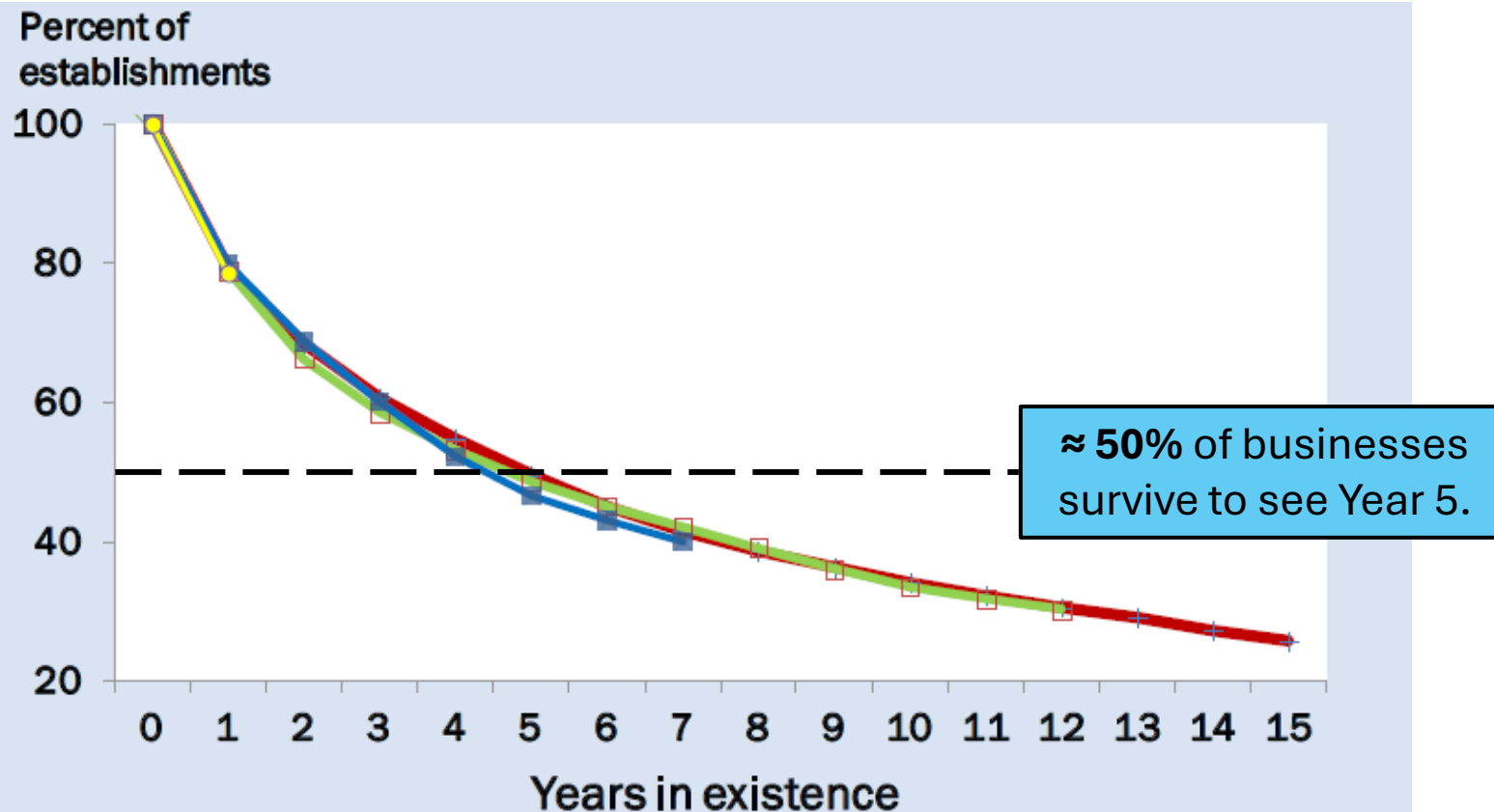


Because of poor projections or **naïve optimism**, many companies start up with **too little money** to see them through the crucial first years.

Source: U.S. Department of Labor, Bureau of Labor Statistics

Business Survival Rates Improve

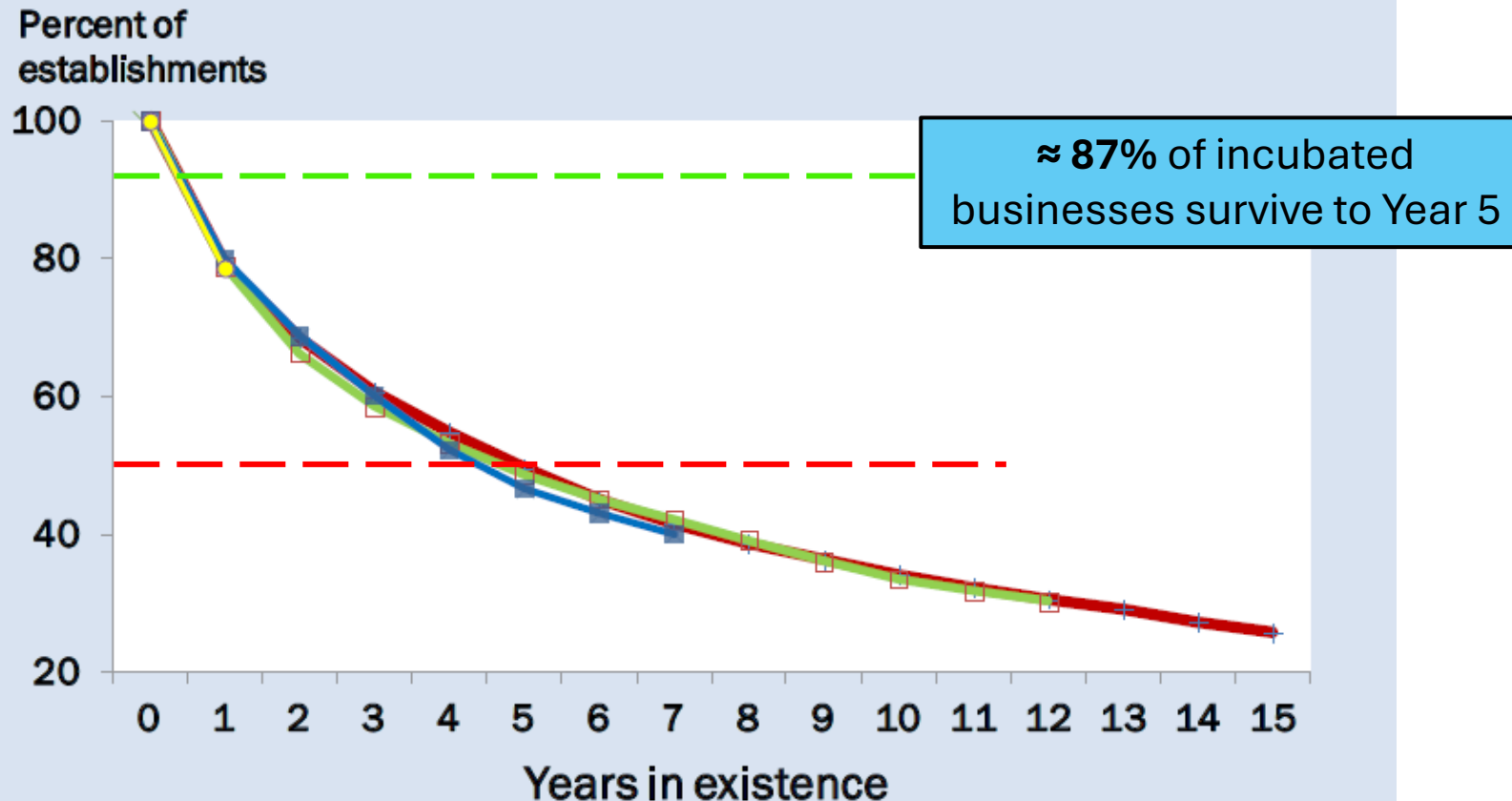
Cumulative Survival Rates for Establishments by Birth Year



Source: Bureau of Labor Statistics, BED.

Business Survival Rates Improve

Cumulative Survival Rates for Establishments by Birth Year



Source: Bureau of Labor Statistics, BED.

**Incubation
significantly
boosts new
business
survival rates**

≈50% → ≈87%

How we prepared

Looked at several models



Pine Innovation Center



PINE TECHNICAL AND COMMUNITY COLLEGE



Attended InBIA Annual Conference



[ABOUT](#) [MEMBERS](#) [DESIGNATIONS & AWARDS](#) [EVENTS](#) [LEARNING](#) [RESOURCES](#)



FOR MEMBERS ONLY



EVENTS



TRAINING



BLOG

International
Business
Innovation
Association

EDA & City Council Workshops

1. Educate
2. Gain consensus
3. ***Set expectations***

"It takes time"

"We will have vacancies"

"There will be failures"

"Sometimes we'll say NO"

"We might have evictions"

"We're not competing with the private sector"

Wrote the business plan



✓ **Vetted by SBDC**

✓ **Approved by EDA Board**

Started with Virtual Incubation



**JUMPSTART
DOWNTOWN**

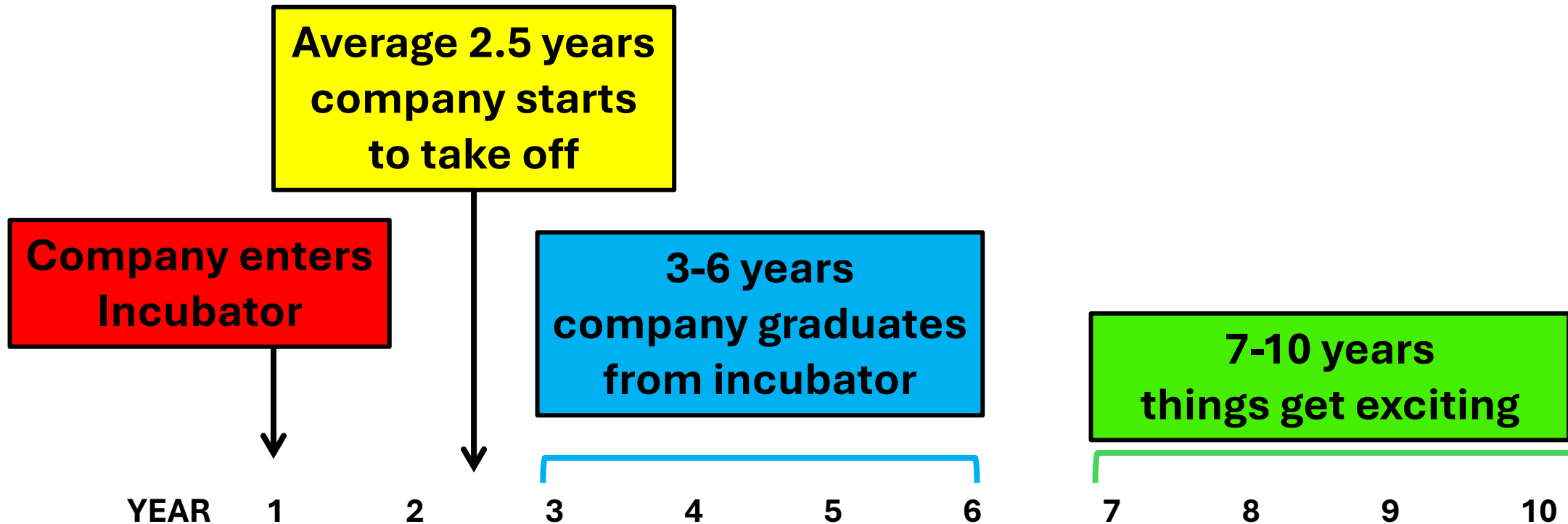
- ✓ **Business plan contest**
- ✓ **Main Street**
- ✓ **\$30,000 in prizes**
- ✓ **Cash • Goodies •
*Coaching & Mentoring***

Educating your leadership

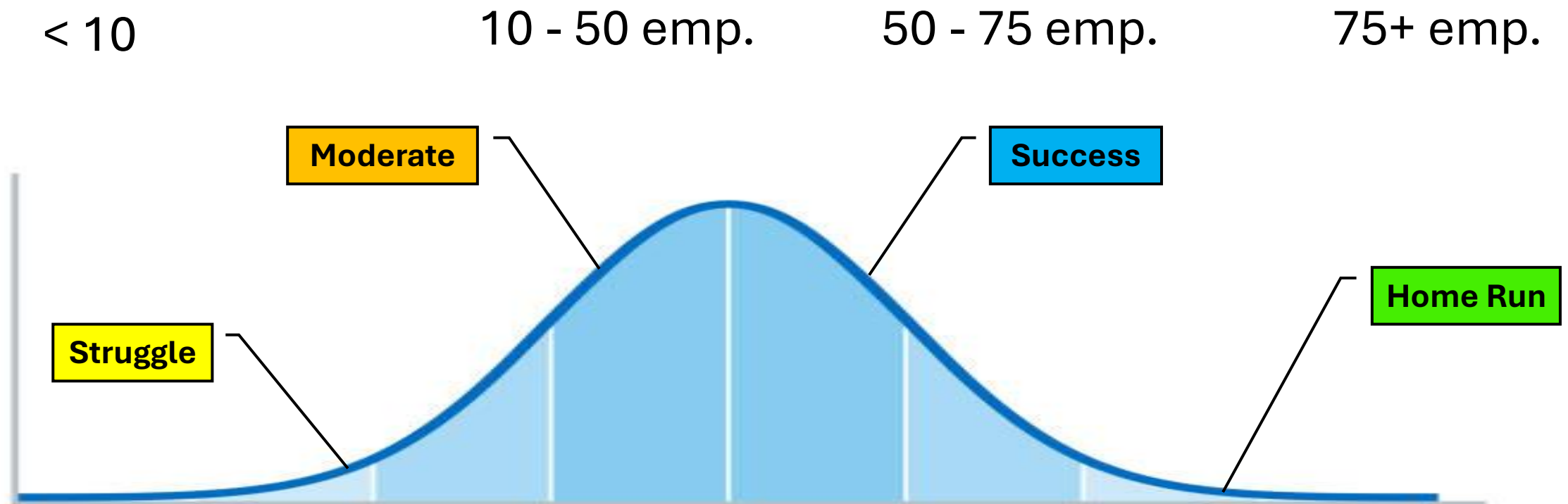
It's a long-term strategy

2026

2036



Success varies



We're not competing with private leasing

- ✓ Not “renting space” – *we're incubating companies.*
- ✓ No “lifestyle” businesses
- ✓ No service businesses
- ✓ Selective admission criteria

Being Choosey

Admission criteria

Company must meet the following criteria:

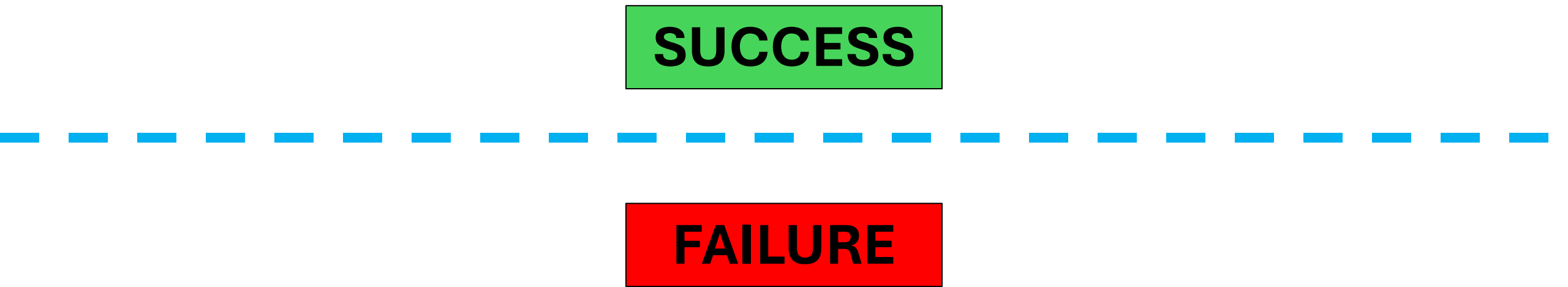
- ✓ Be some form of **manufacturing**
- ✓ **Product** is ultimately loaded up and **shipped out**
- ✓ **Physical growth required** as business grows

Application Process

- ✓ On-line application / Business Plan
- ✓ *Interview with staff* (KEY)
- ✓ Presentation to EDA Board

Above or Below the Line?

We need to be convinced this can actually work.

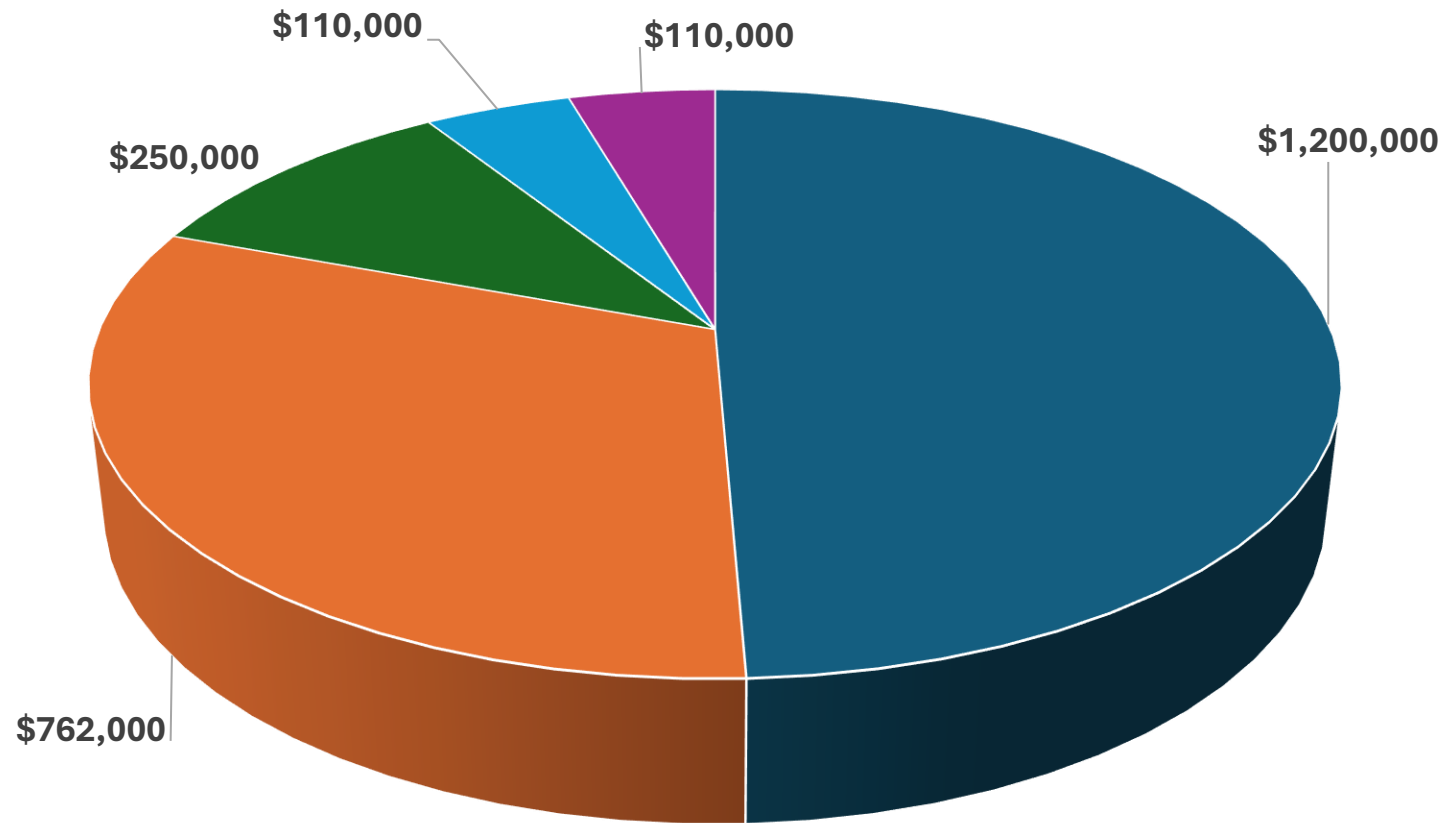


SUCCESS

FAILURE

How we funded it

How it was funded

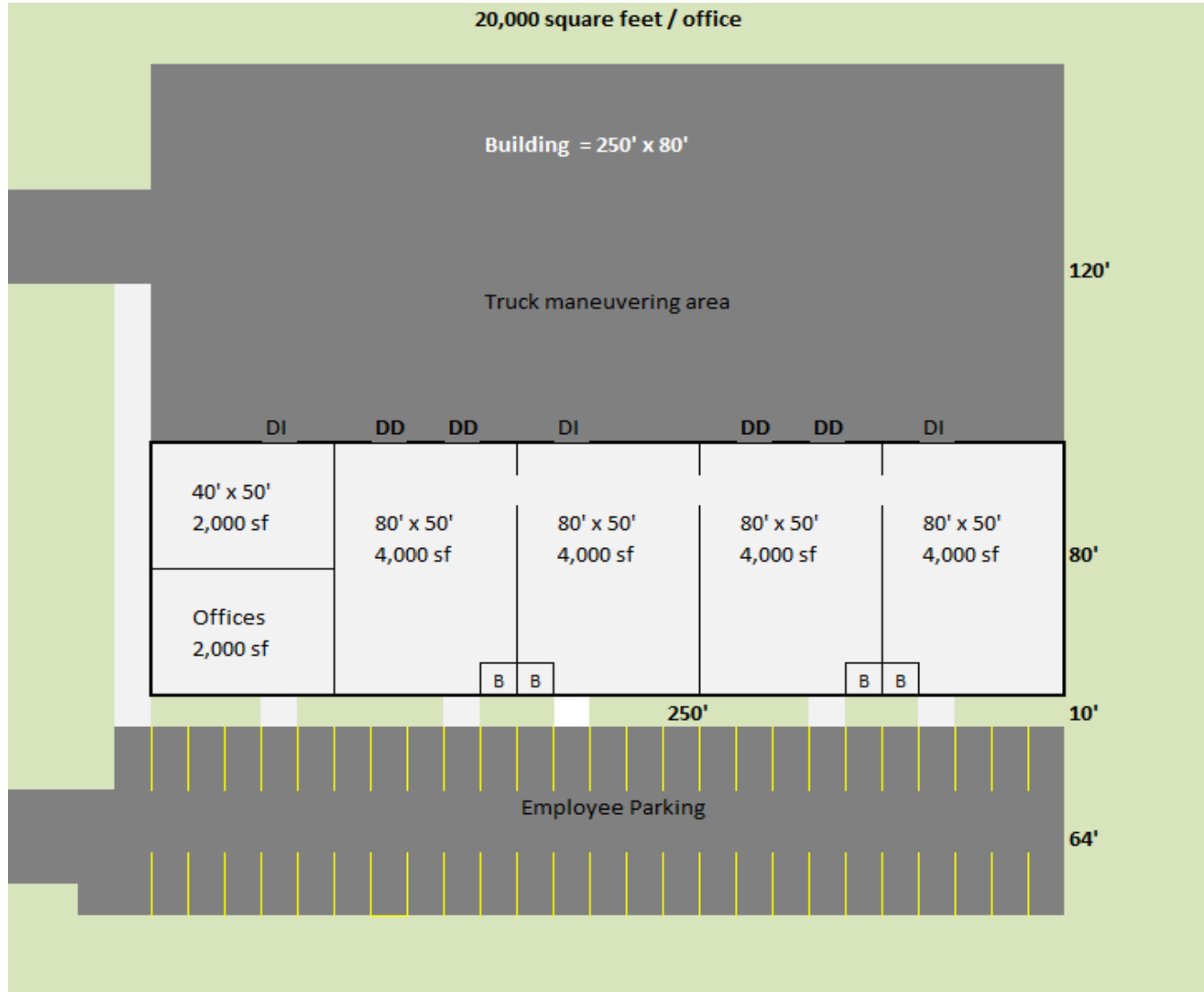


\$2.4 million

■ MIF Dollars ■ DEED Grant ■ City ■ TIF ■ ED Loan Fund

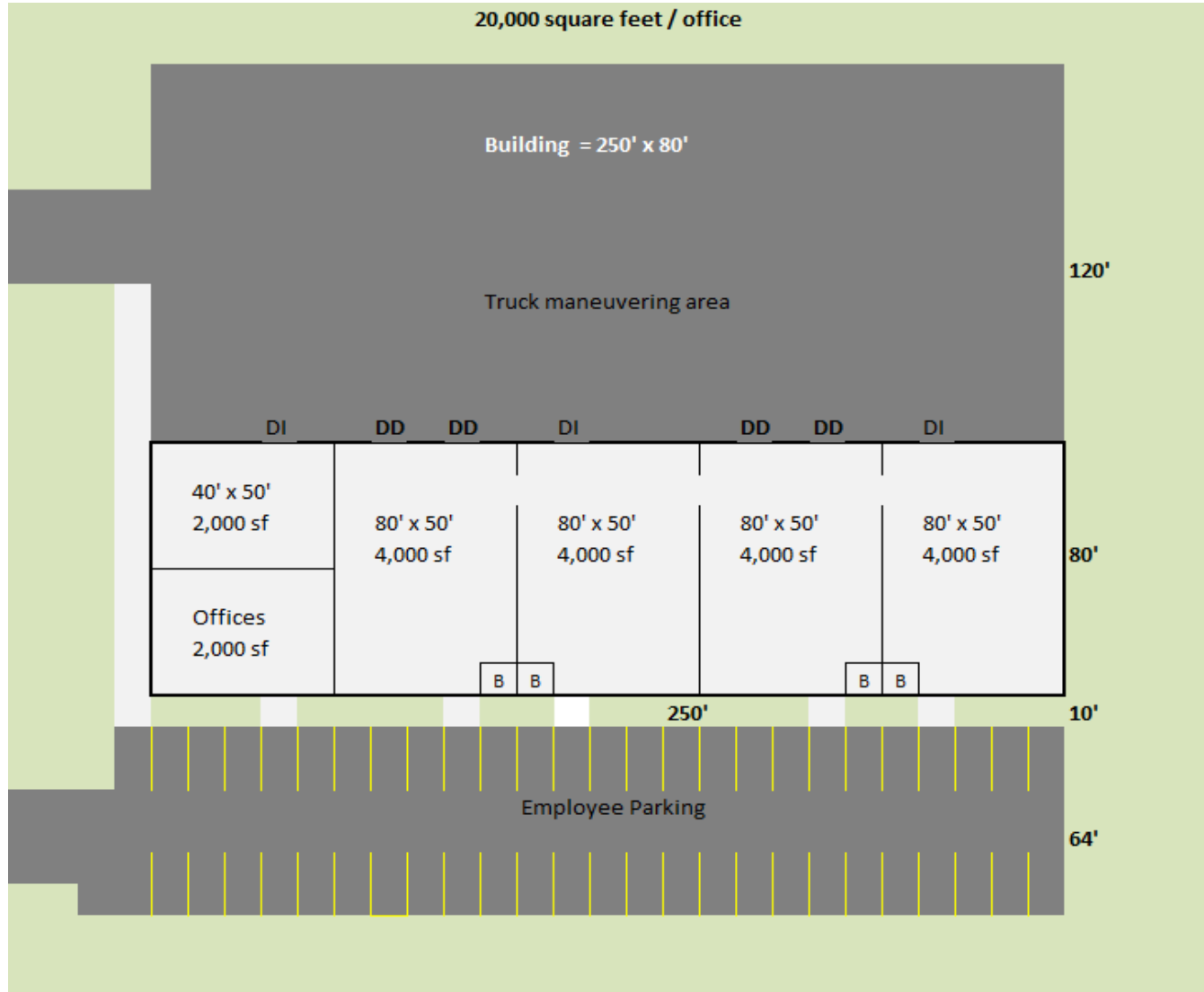
How we operate it

Separate bays / Separate bills



- ✓ Bays individually metered
- ✓ Companies set up their own services: gas / electric / internet / etc.
- ✓ Individual mail

Property Taxes



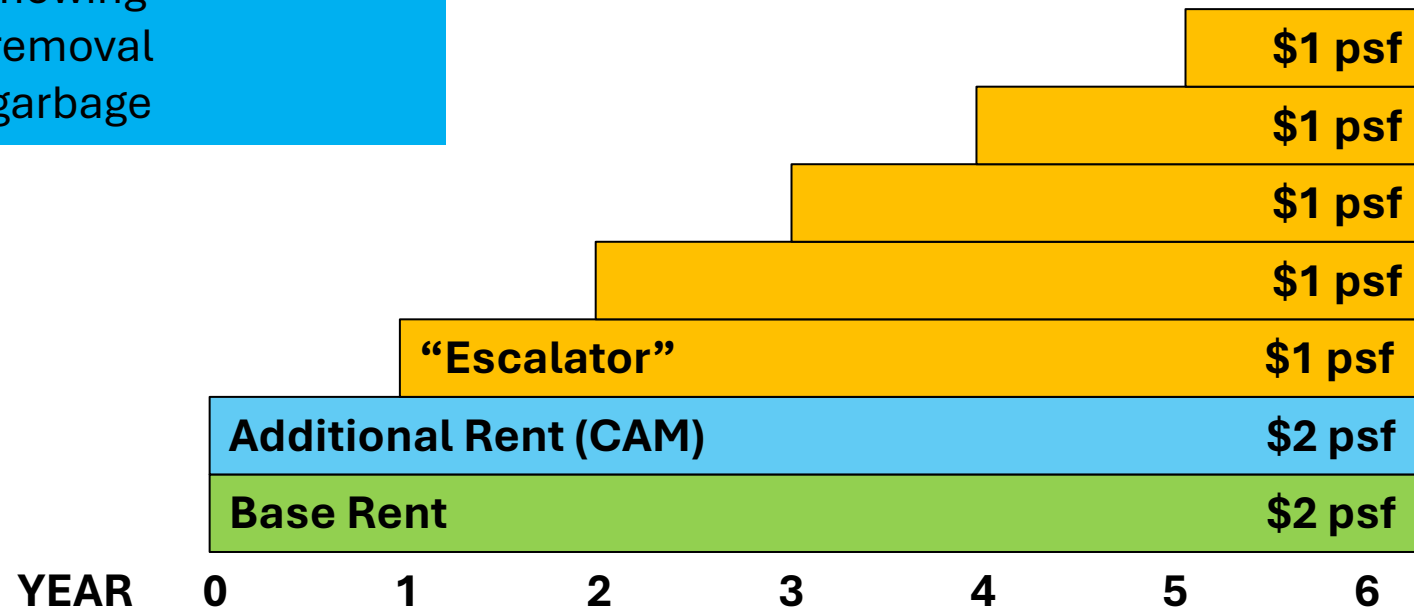
- Variable cost
- Coordinate with County Assessor
- City offices – no property taxes
- Empty bays – no property taxes
- Bays w/ “for profit” companies – TAXED

[but, messes with my TIF]

Rent Structure / Incentive

Common Area Maintenance

- Property taxes
- Building insurance
- Lawn mowing
- Snow removal
- Basic garbage



Escalator

- Move toward market rent
- Incentive to stay in town
- “parting gift”

Each year

(Escalator x square feet)

Example: 4,000 sf company

Year 1	\$4,000
Year 2	\$8,000
Year 3	\$12,000
Year 4	\$16,000
Year 5	\$20,000
TOTAL	\$60,000

Industrial park lot for \$1

Legal Documents, etc.



CLIENT LEASE AGREEMENT

Client	LMAO dba Smoky Dukes, LLC
Client Contact	Mari Wildt
Address	1164 Benjamin Avenue SE
City / State / Zip	Hutchinson, MN 55350
Rental Space	Bay's 5 & 6
Square Feet	8,000
Dates of Lease	January 1, 2025 to December 31, 2027
2025 Rent	\$2.00 psf annually (base rent)
	\$1,333.33 per month
2025 Additional Rent (CAM)	\$2.00 psf annually (additional rent)
	\$1,333.33 per month



MASTER RELATIONSHIP AGREEMENT

By and between

City of Hutchinson
and
LMAO, LLC
DBA Smoky Dukes



NONDISCLOSURE AGREEMENT

By and between

City of Hutchinson
and
DEIMOS MATERIALS, LLC



Document Book

Hutchinson Enterprise Center
Hutchinson, Minnesota



Client Handbook and Building Manual



Education Requirement

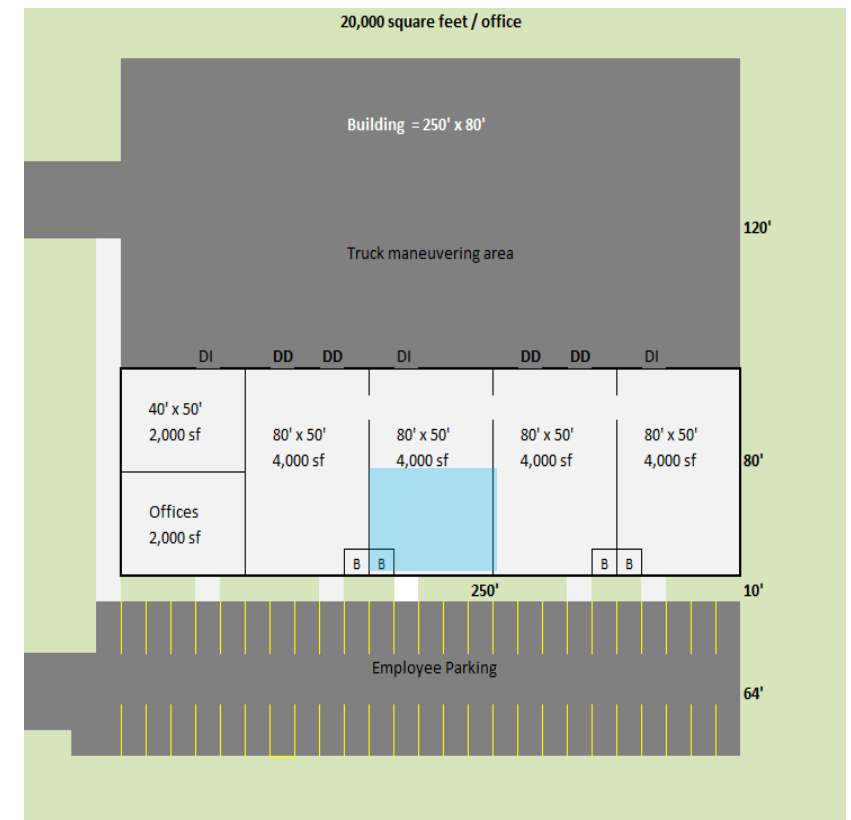


- ✓ The “Secret Sauce”
- ✓ Coaching / Training / Mentoring / Resources
- ✓ No cost
- ✓ Built into the lease

12 things we've learned

12 things we've learned

1. **The Person** is the single most important success factor
2. Education is key
3. “Cash is king”
4. Emphasize best practices
5. Run the incubator as a business
6. Build a cash reserve
7. Put the offices in **Bay 3**
8. Leverage existing resources
9. Preparation is everything
10. Be flexible / pragmatic
11. You play many roles [concierge / cheerleader / MOM / cleaning lady, etc.]
12. It really, really works!



Resources

Resources



**Hutchinson
InBIA
SBDC
Initiative Foundation
RDC
University / College**



Miles' Soapbox

- ✓ **It really works!**
- ✓ **Every city over 10,000 (?) should be doing this**
- ✓ **DEED should initiate a \$2.5M grant program to help**
- ✓ **Minnesota should be #1 state for entrepreneurship**

Q & A

ADVENTURES IN BUSINESS INCUBATION!



Miles R. Seppelt

Economic Development Director
City of Hutchinson

Building a Downtown

To Drive To – Not Just Drive Through



City of Chanhassen Community Development Team



Rachel Arsenault



Rachel Jeske

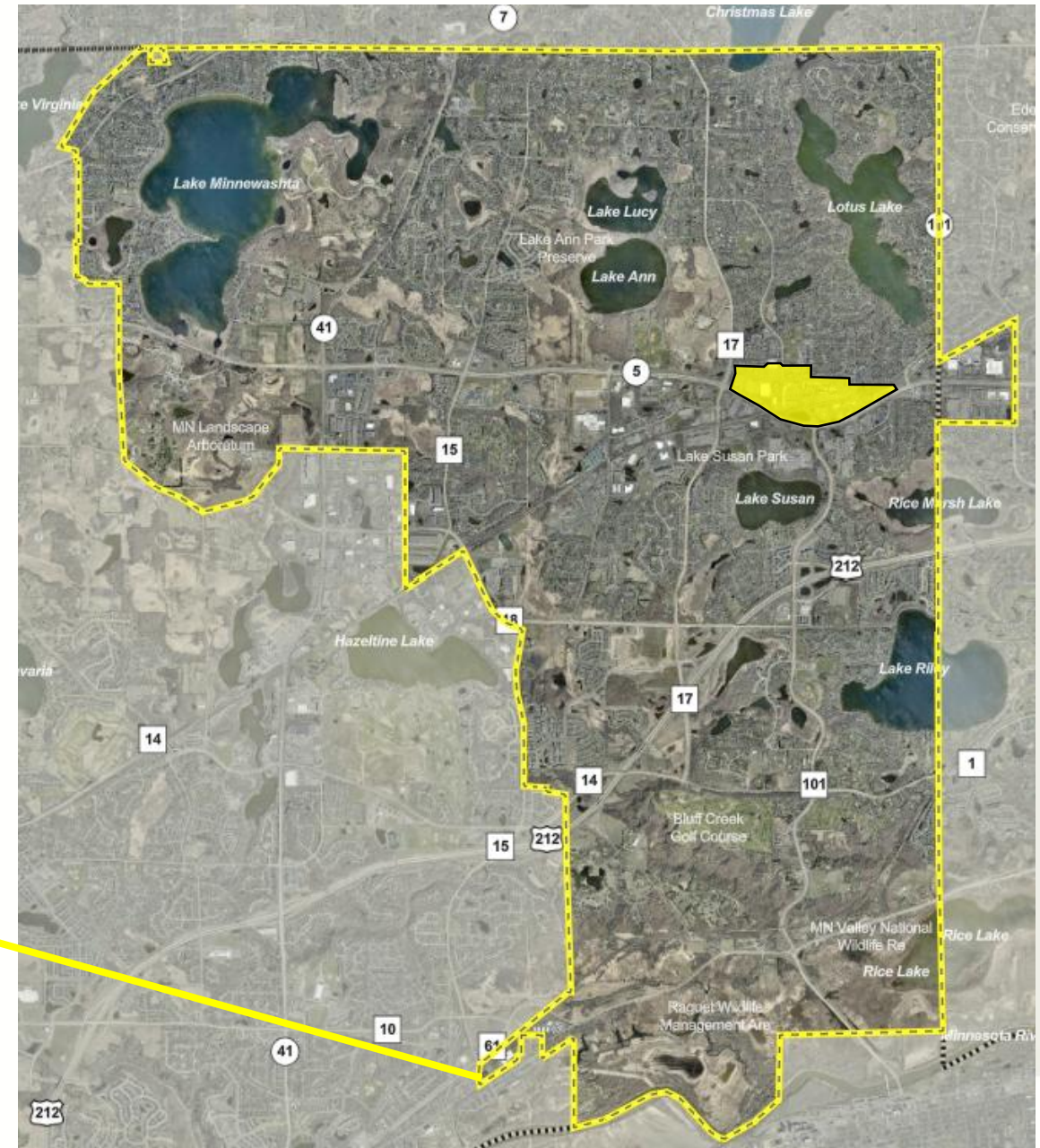
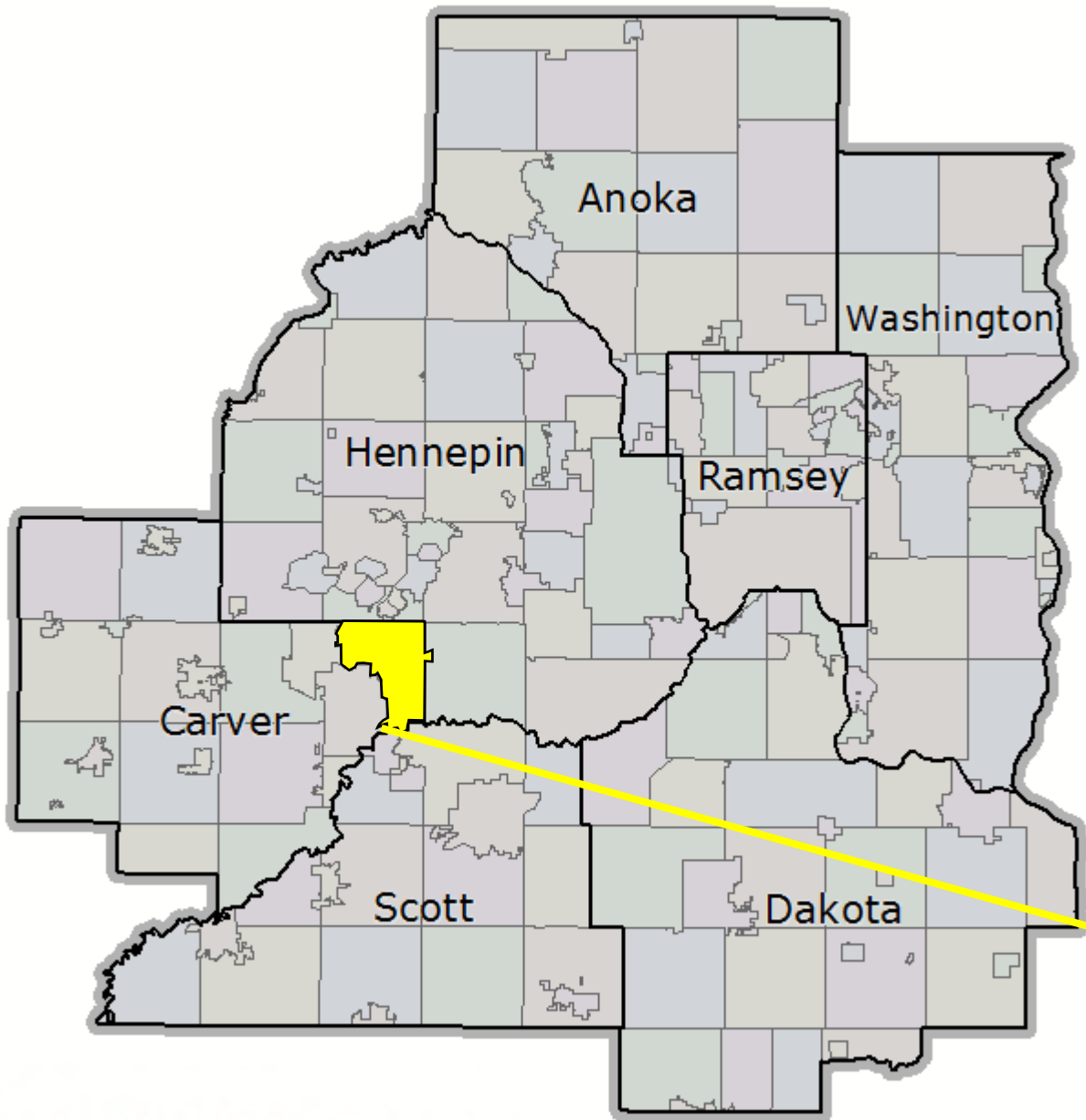


Eric Maass



Sam DiMaggio





CITY OF CHANHASSEN

A Community For Life.
Providing for Today and Planning for Tomorrow.





Major Characteristics

Major Sidewalk Connection Gaps

**Large Parking Lots Between
Street & Structure**

Fast-Casual Dominates

4 Grocery Store Options

Lots of Restaurants

Strong Local Economy





Chanhassen
Cinema
announces
permanent
closure



Café Zupas
Development
Application
Submitted



CITY OF CHANHASSEN

A Community For Life.
Providing for Today and Planning for Tomorrow.

Planning Study

Downtown Design Guidelines Planning Effort Starts





Community Engagement



We need
sidewalks!

More
restaurants!

Save and plant more
trees!

We don't want to lose
our character.

Can we look
more like
Excelsior?

Ensure sufficient
parking for
businesses!

We need
more lanes
for traffic!



Plan Elements

- Building Character
- Parking
- Signage
- Public Art
- Landscaping
- Lighting
- Streets
- Wayfinding

DOWNTOWN DESIGN GUIDELINES

CITY OF CHANHASSEN, MINNESOTA
JULY 10TH, 2024



What do we want to be as a city?





**DRIVE TO – NOT JUST
DRIVE THROUGH**



**Moratorium
July 2023**

What happened during the moratorium?

Drive Thru's were removed as a Conditional Use in downtown.





**Moratorium Lifted
September 2023**



Chanhassen
Cinema
announces
permanent
closure

Café
Zupas
Denial

Cinema
Development
Application

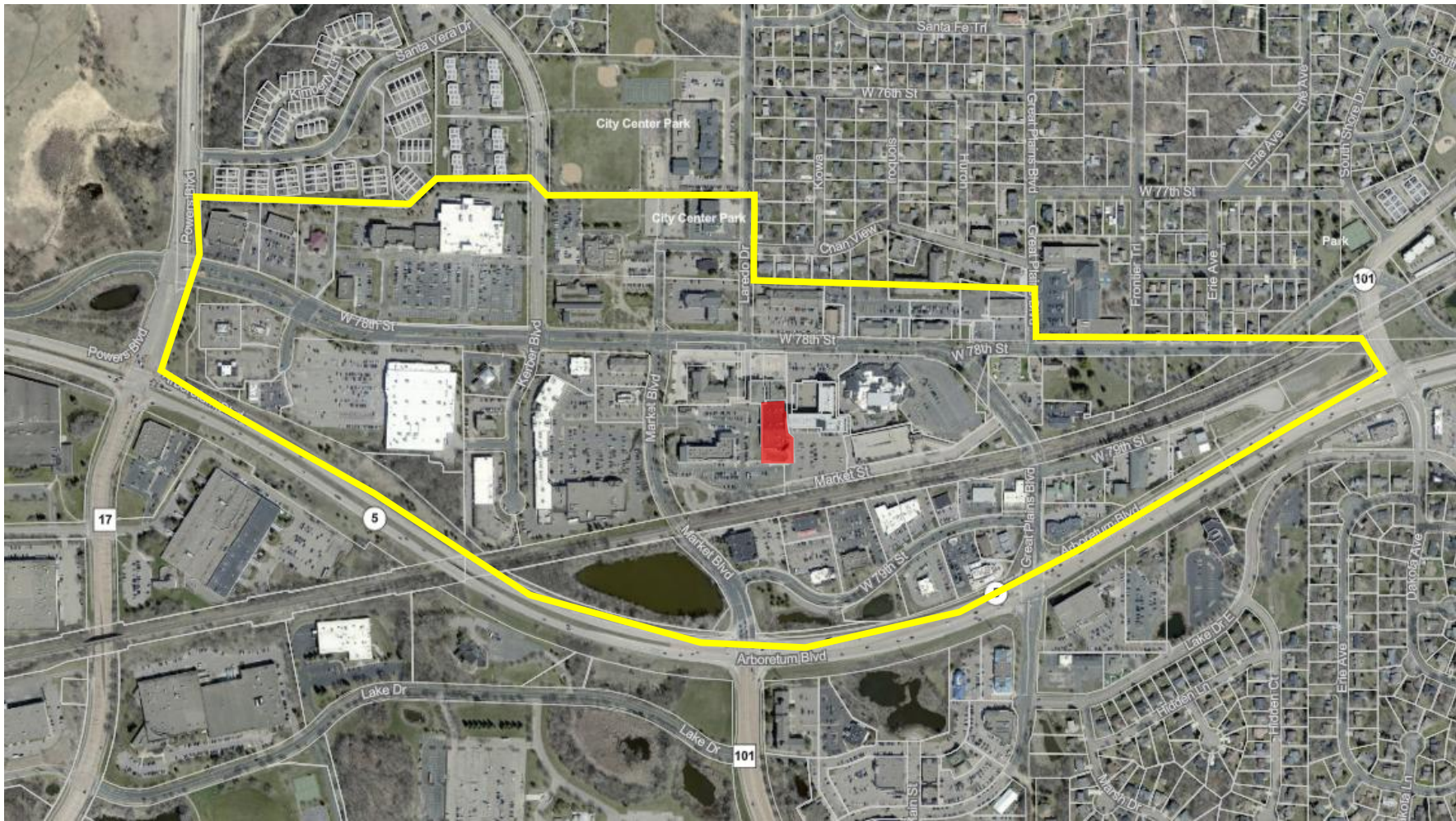
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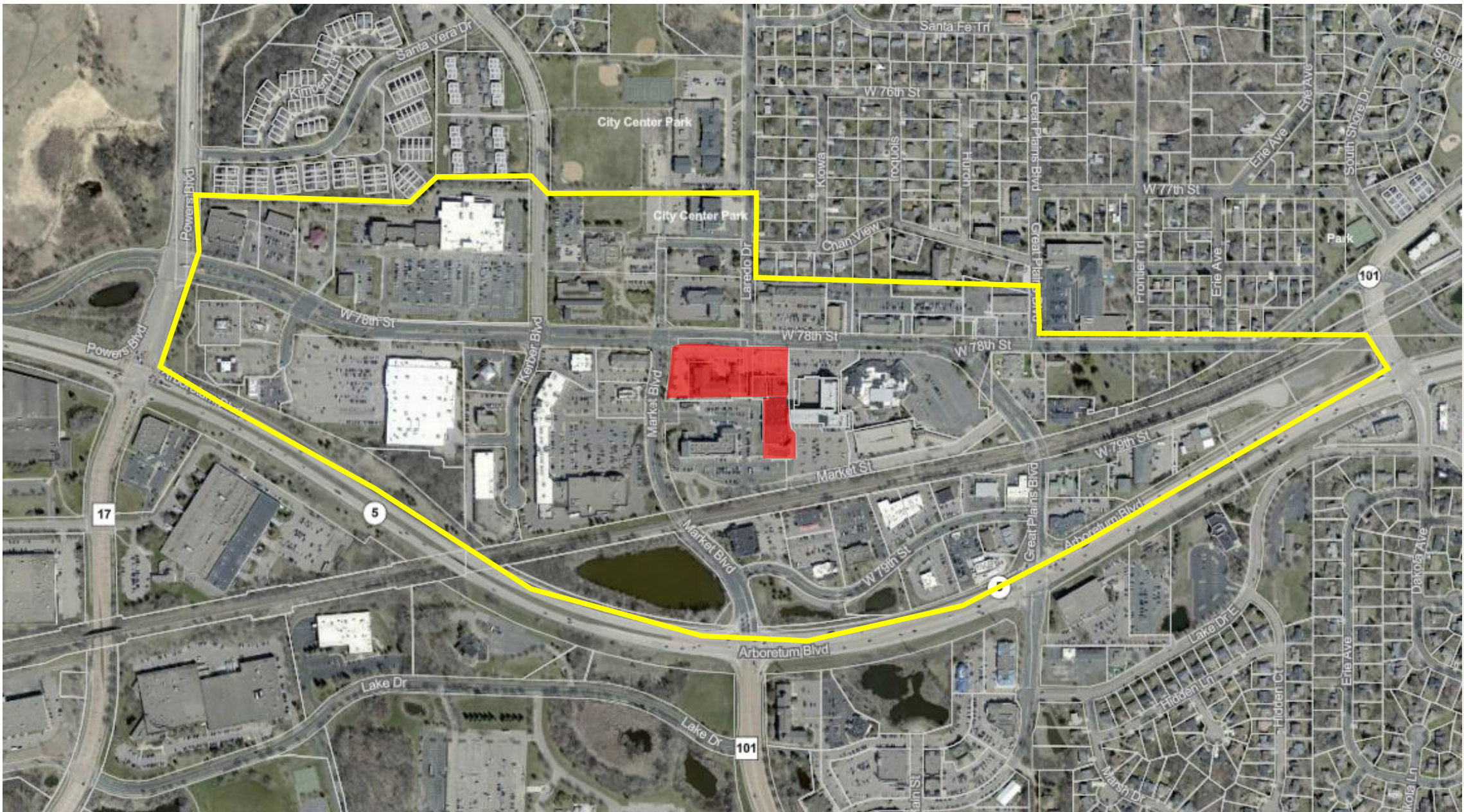
Chanhasen Cinema Project



We challenged the Developer.

Think bigger, can more property be redeveloped?





We challenged the Developer.

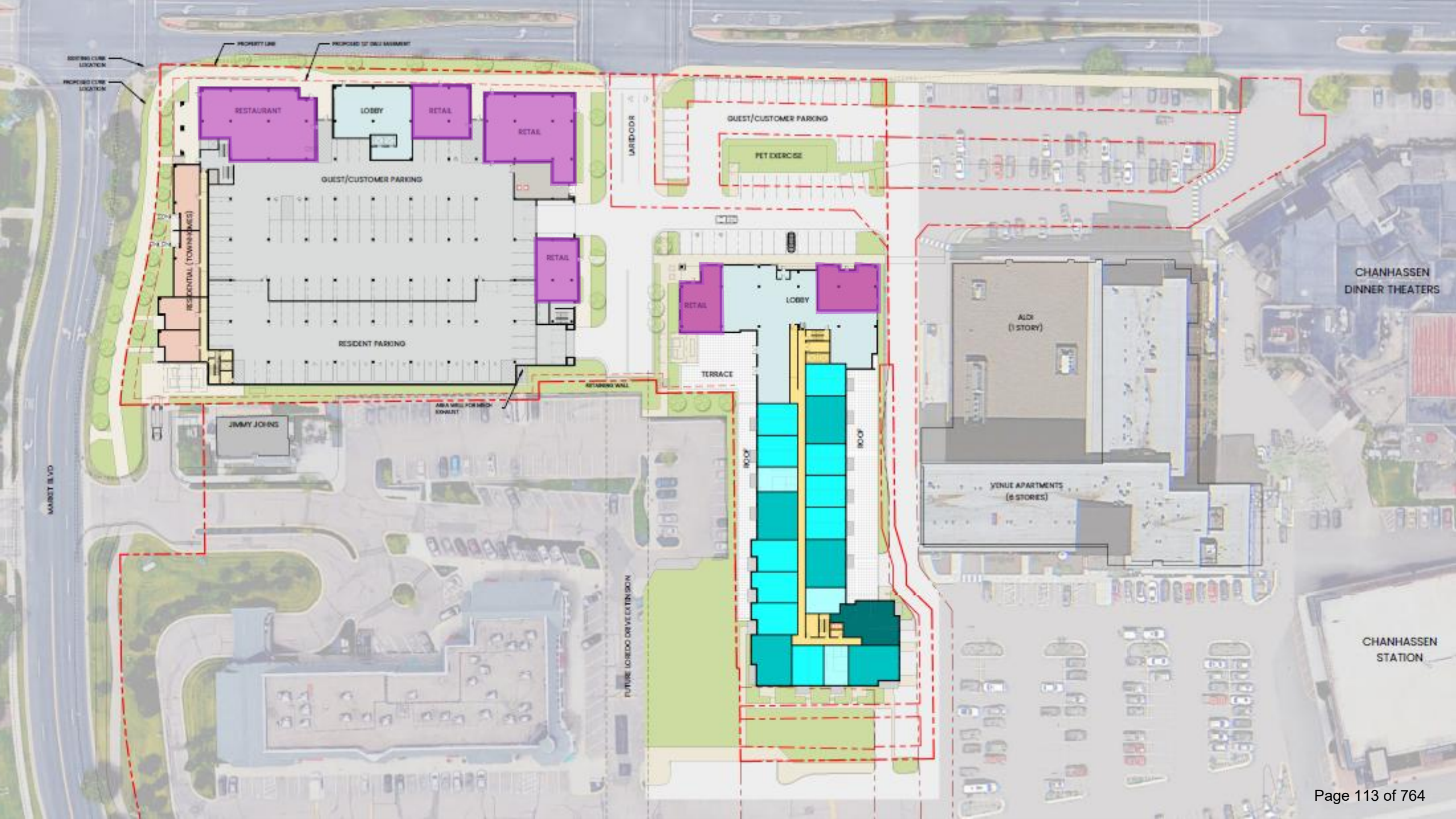
What about a road extension?



We challenged the Developer.

What about more commercial space?

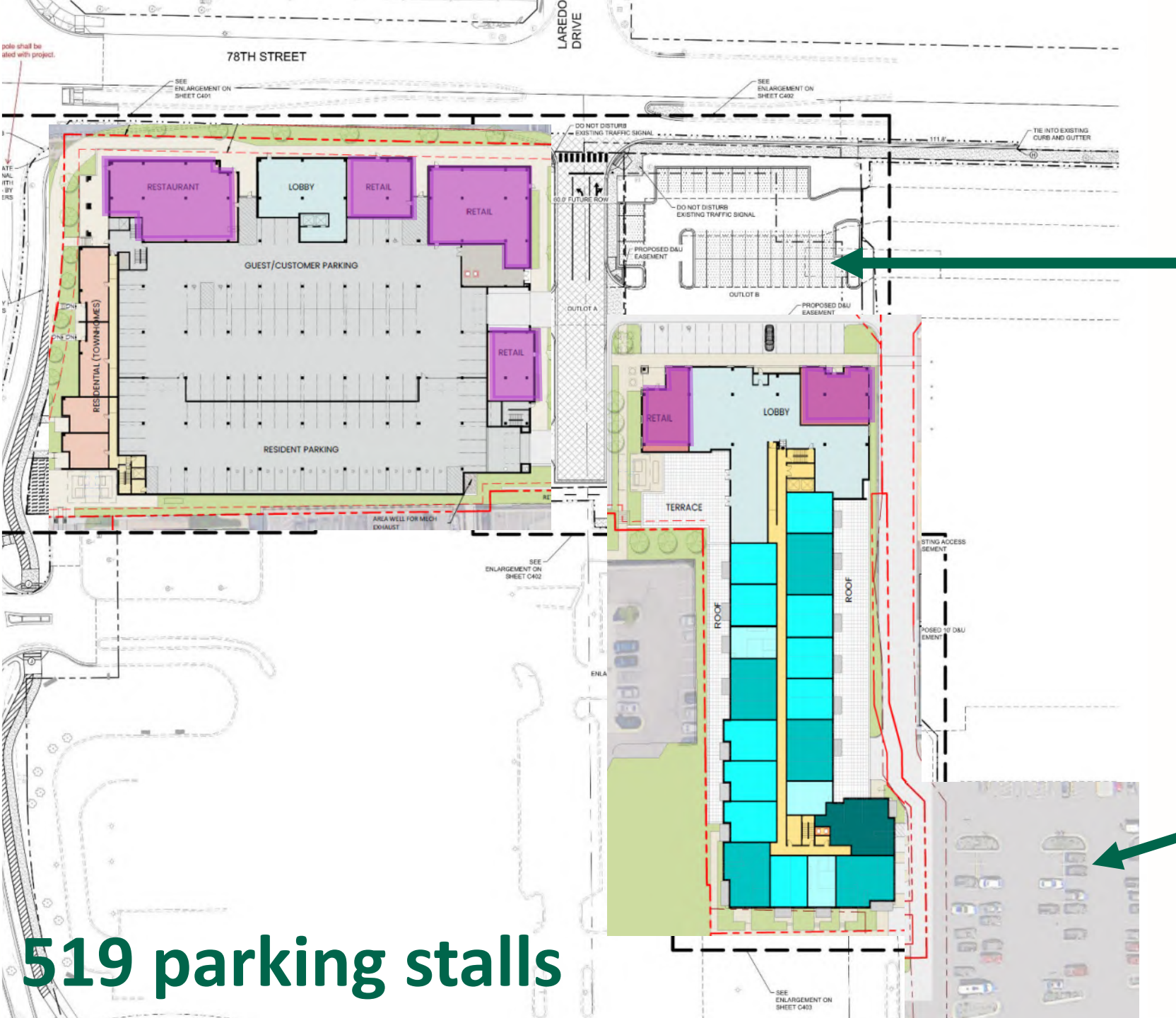




We challenged the Developer.

How can you provide more parking spots?





Moved pet exercise area to the south.

Increased easements over surface parking lots.

519 parking stalls

We challenged the Developer.

What about the Prince mural?





West Building - Bennett



East Building - Harlow



CITY OF CHANHASSEN

A Community For Life.
Providing for Today and Planning for Tomorrow.

We challenged the Developer.

What about more building articulation?





We challenged the Developer.

What about a different color palette?





A



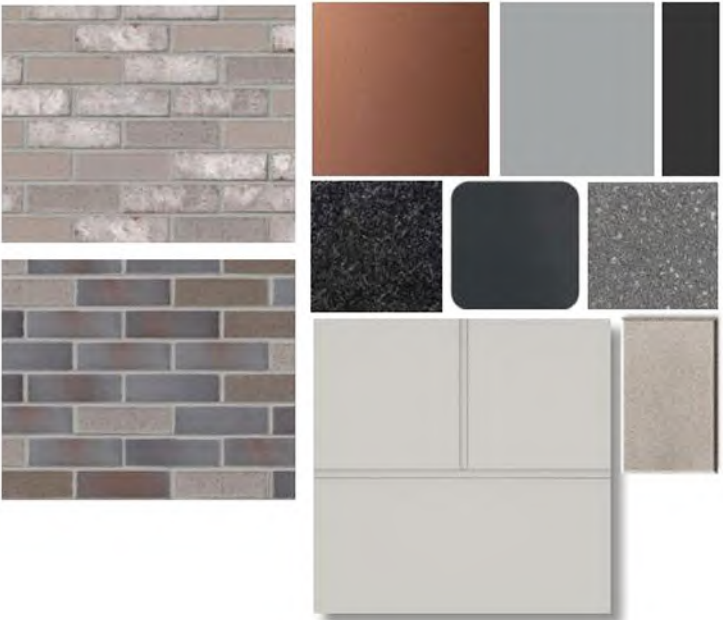
BASE SCHEME REFERENCE

B



CHAMPAGNE SCHEME

C



PLATINUM & BRONZE SCHEME

D



BRANDYWINE/BLUSH/BRONZE SCHEME

New Architectural Design - Bennett



New Architectural Design - Harlow



**We're getting there on the site
plan and architecture...**

...But will the proforma work?



Renewal & Renovation TIF

- Blight study
- Thresholds of Renewal and Renovation TIF lower than traditional Redevelopment TIF
 - 50% of buildings “blighted”
 - Remaining building not consistent with city downtown plan.
- 15 years of increment vs 26
- Is a fully operational Hotel really blighted?



Yellow: parcels with buildings.
Orange: Structurally Substandard Building
Blue: Other Conditions warranting renovation or clearance (Subd. 10a (1) (iii))



Renewal & Renovation TIF

- TIF Assistance Levels – Various Project Comparisons

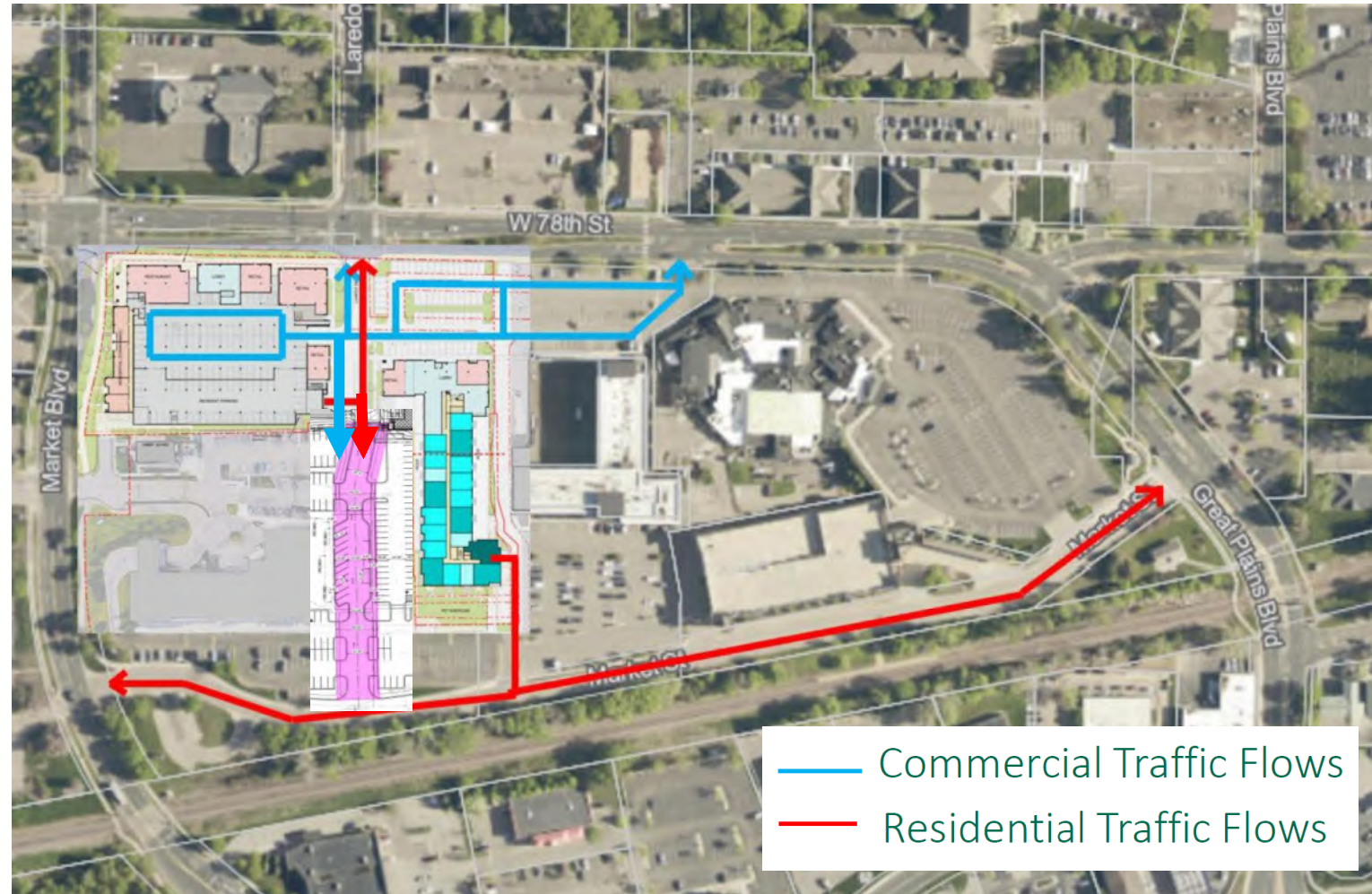
Developer	Project	City	Completed	Redevelopment Description	Public Assistance	% of Project	Assessor's EMV	Public Assistance Notes
Roers	Roers Victoria Apartments	Victoria	In progress	125 housing units; 8,700 rsf Retail	3,230,000	7.1%	27,138,000	TIF capped at 15 years
Roers	Roers CG Apartments	Cottage Grove	In progress	144 housing units (37 affordable)	1,960,000	4.5%	32,400,000	TIF capped at 15 years
Elevage	Elevage Apartments	Vadnais Heights	In progress	176 housing units	5,700,000	9.0%	43,120,000	TIF capped at 17 years
Sherman	Beltline	St. Louis Park	In progress	298 housing units; 22,000 rsf Retail	12,427,822	11.8%	79,775,000	TIF capped at 16 years
Rueter Walton	Maison Green	Edina	2023	196 housing units (20 affordable); 3,400 rsf Retail	5,100,000	6.0%	54,801,100	TIF capped at 70% Available
Roers	Savor Apartments	West St. Paul	2022	200 housing units; 1,700 rsf Retail	5,100,000	11.4%	27,300,000	TIF capped at 18 years
Roers	Axle Apartments	Fridley	2022	262 housing units; 10,000 rsf Commercial	8,100,000	15.7%	34,750,000	TIF capped at 26 years
United / Roers	Venue (TIF 11)	Chanhassen	2019	134 housing units; 18,000 rsf Commercial	1,360,000	4.6%	24,340,000	< 7 years
Roers	Proposed - TIF 13	Chanhassen	TBD	310 multifamily units; 14,882 rsf Commercial	6,360,000	5.1%	91,283,140	16 years statutory maximum

	Prior to Redevelopment	Estimated Following Redevelopment
Total Taxable Property Value	\$9,919,100	\$91,283,140
Total Annual Taxes Paid	\$267,970	\$1,182,335



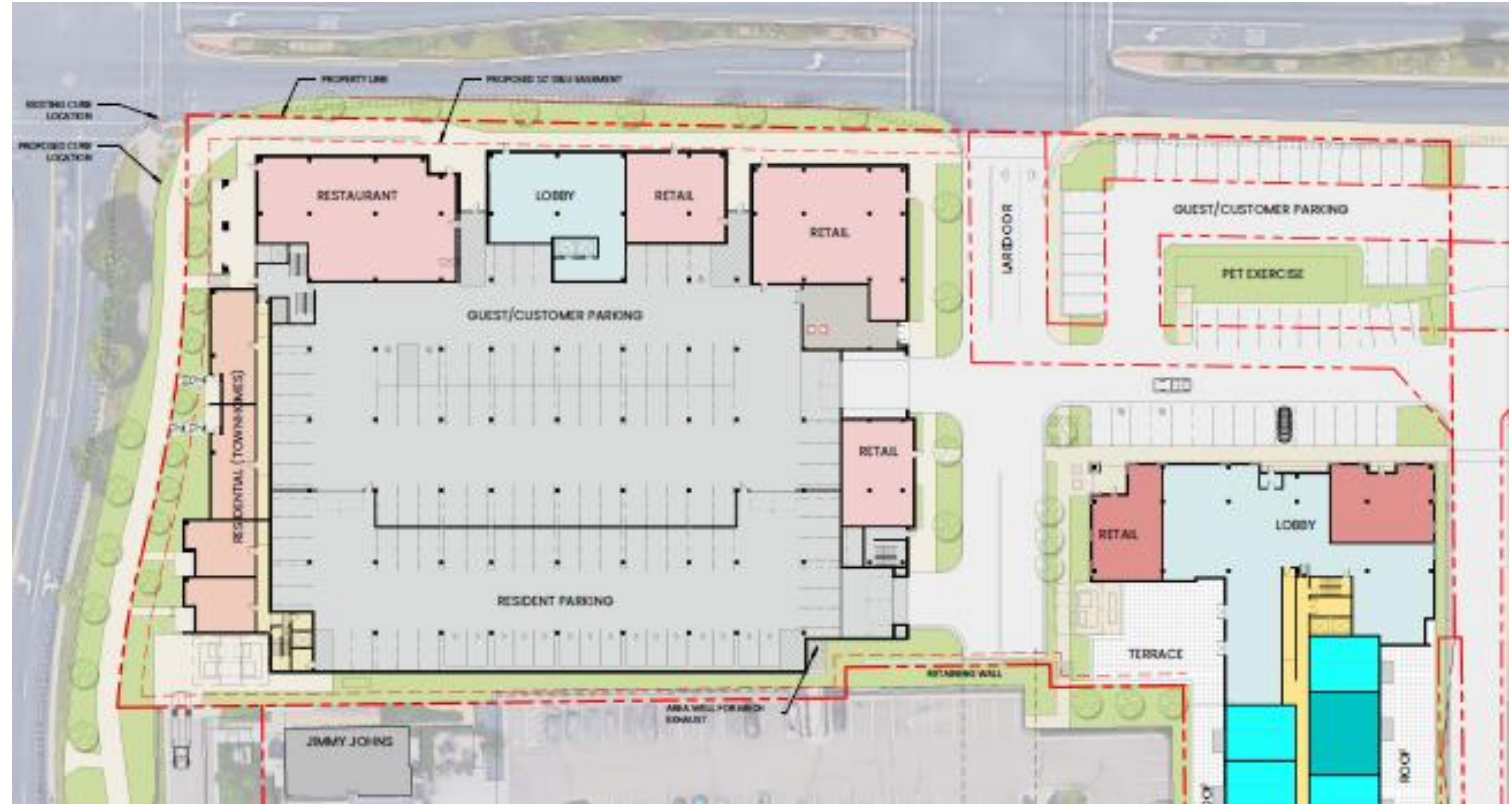
Traffic & TIF

- Approximately \$1.5M in increment available beyond expected need.
- Negotiated that if the city gained ownership of additional right of way, then for additional TIF (\$1.1M) Roers would build full Laredo Extension.
- EDA gets access to additional \$400k in TIF to offset right of way acquisition costs.



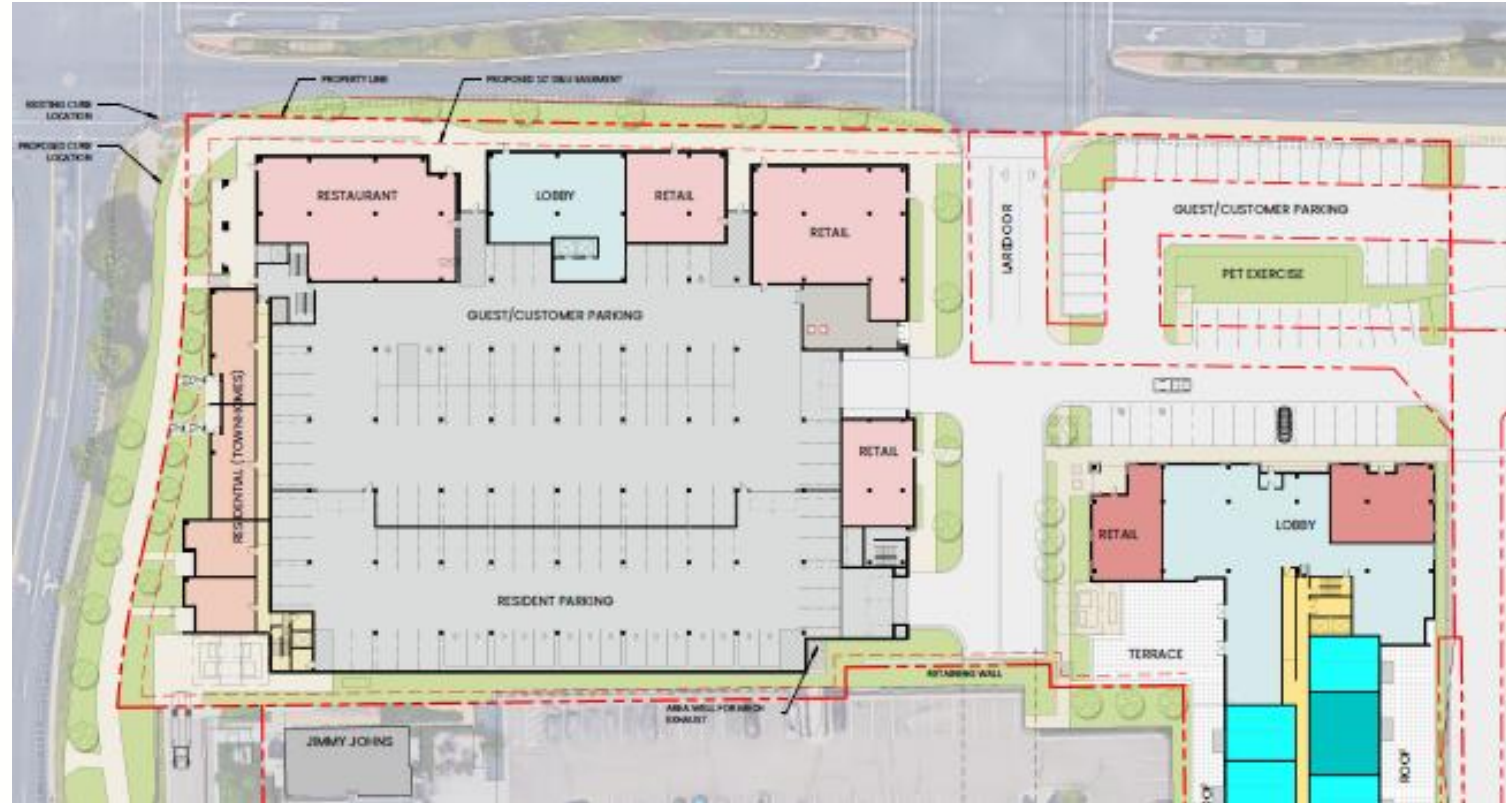
Future Businesses & TIF

- Property owner responsible for 100% of future build out SAC/WAC fees (~\$12,000 per unit in Chanhassen)
- Remove barrier for potential for small businesses – important for City Council
- No Cannabis during TIF term.



Grant Dollars

- Carver County CDA Redevelopment Incentive Grant (RIG) program provided \$100,000 to the project.
- Straightforward application.
- Timing window worked!



Preventing the “Nobody told me...”

Communicate Everything, Everywhere,
All the Time



Public Engagement – Standard Process



A “Proposed Development” sign was posted on the property



Public hearing notice postcards were mailed



Staff had individual conversations with adjacent property owners



Public Engagement - 2023

April 5, 2023 – Chan-Happenings

1,568 Recipients



August 8, 2023 – Project Website Established

3,553 Webpage Visitors as of March 6, 2024



August 28, 2023 – Message from the Mayor

10,316 Recipients



December 22, 2023 – Message from the Mayor

12,025 Recipients



Public Engagement - Developer

- Developer held a public open house to communicate directly with the community
- Notification for this meeting was mailed to properties within the public hearing mailing radius
- Staff requested that the developer also take out an ad in the local newspaper

JANUARY 7, 2024 - NEWSPAPER AD





Chanhassen Cinema & Hotel Redevelopment Communication & Publications



Sign-up for our project newsletter online: ChanhassenMN.gov/Subscribe

JANUARY 2, 2024

Project Update Email

- 3,007+ Recipients
- 17% Open Rate

JANUARY 4, 2024

News Article + Website Updates

- 1,891 page views (Feb. 15)
- 7th most visited webpage

JANUARY 10 & 17, 2024

Chan-Happenings e-newsletter

- 5,029+ Recipients
- 30% + 29% Open Rate

JANUARY 17, 2024

Social Media Post - Open House

- Facebook Reach: 2,527 people
- X Reach: 440 people
- Instagram Reach: 958 people

JANUARY 18, 2024

Message from the Mayor

- 12,254 Recipients
- 41% Open Rate
- 173 Link Clicks to Project Page

JANUARY 29, 2024

Project Update Email

- 2,221 Recipients
- 17% Open Rate

FEBRUARY 12, 2024

Project Update Email

- 2,241 Recipients
- 16% Open Rate

FEBRUARY 14, 2024

Chan-Happenings e-newsletter

- 5,088 Recipients
- 27% Open Rate
- 39 Link Clicks to Project Page

FEBRUARY 16, 2024

Social Media Post - Public Hearing

- Facebook Reach: 1,260 people
- X Reach: 314 people

Message from the Mayor

- 12,233 Recipients
- 43% Open Rate
- 194 Link Clicks to Project Page

FEBRUARY 20, 2024

Social Media Post - Public Hearing

- Facebook Reach: 2,518 people
- X Reach: 258 people

Project Update Email

- 2,241 Recipients
- 16% Open Rate

Message from the Mayor

- 12,223 Recipients
- 43% Open Rate
- 23 Link Clicks to Project Page

MARCH 1, 2024

Message from the Mayor

- 12,221 Recipients
- 43% Open Rate
- 450 Link Clicks to Project Page

MARCH 5, 2024

Project Update Email

- 2,312 Recipients
- 17% Open Rate

Chan-Happenings e-newsletter

- 5,166+ Recipients
- 28% Open Rate

MARCH 7, 2024

News Article

Social Media Post

MARCH 8, 2024

Project Update Email



Project Votes

- EDC recommended approval of the TIF request on a 5-0 vote
- Planning Commission unanimous recommendation for approval (7-0)
- EDA approves of TIF request on a 4-1 vote
- City Council approves land use entitlements on 4-1 vote with the dissenting voter still giving positive remarks for the project

Demo Day!



Construction Begins!





What did we learn?

Understand your elected officials' stance on TIF.

Relationships are important!

Know your City's vision! And ensure planning & policy backs it up.

Challenge Development to match your City's needs/vision.

What would we do differently?

More critical thinking about the Laredo Drive extension – perhaps relocate the underground parking access.

Front-end work on existing vacant parking ramp in the downtown. Take more of a stance on smart downtown planning.

Do less negotiating at the table.
Challenging on the fly might not always work.



Thank You! Questions?

Eric Maass

- emaass@chanhassenmn.gov

Sam DiMaggio

- sdimaggio@chanhassenmn.gov

Rachel Arsenault

- rarsenault@chanhassenmn.gov

Rachel Jeske

- rjeske@chanhassenmn.gov



Renderings: West Building With City Hall/Senior Center

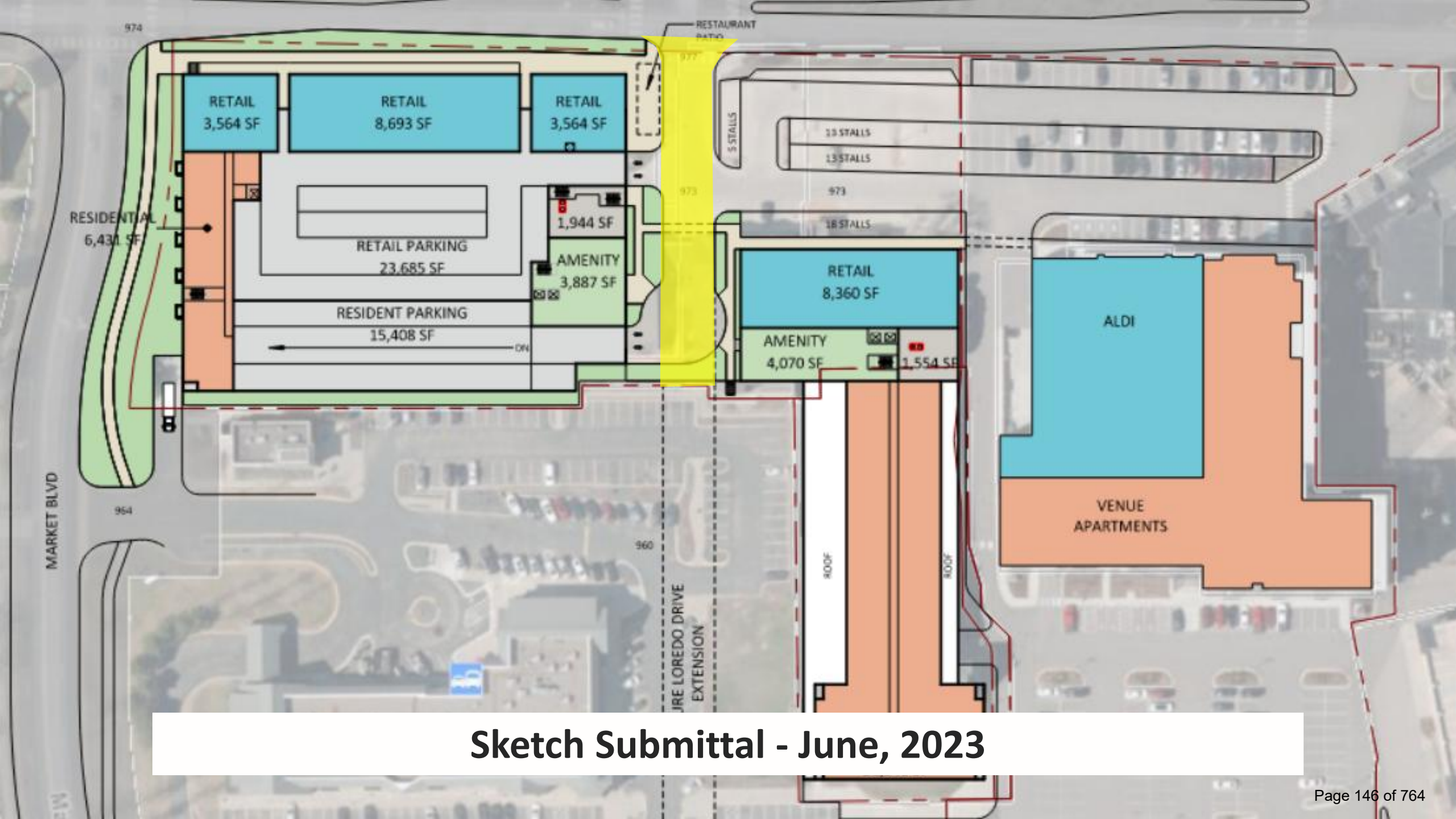


WEST BUILDING - VIEW FROM PROPOSED CIVIC CAMPUS AT NORTHWEST CORNER OF 7TH & MARKET LOOKING EAST ALONG 7TH STREET



CITY OF CHANHASSEN

A Community For Life.
Providing for Today and Planning for Tomorrow.



Sketch Submittal - June, 2023

BUILDING INFRASTRUCTURE AROUND COMMUNITY NEEDS

Ki**DS Rock!**
child care center

EDAM WINTER CONFERENCE | JANUARY 22, 2026

INTRODUCTIONS



Tanya M. Pierce

*Business Unit Leader,
Government + Cultural*



Holly Sammons

*Economic
Development Director*



Chad McClure

*Building +
Zoning Official*



Trisha Lien

*Business
Development Manager*



First Children's Finance

SESSION THEMES

1

Challenges +
Opportunities For
Small Communities

2

Fulfilling Critical Community
Needs Through Infrastructure
That Drives Economic Growth



KiDs Rock!

child care center

OBJECTIVE

Fill a critical role in the social infrastructure of a healthy community, allowing children, families, businesses, and communities to thrive.



THE SOLUTION

The City proposed constructing a new child care facility.

HOWEVER...

Local leaders did not understand the child care shortage and how it would impact economic development.



**The Private Sector
Alone Cannot Resolve
The Child care Shortage**

THE PIVOT: OUR PROCESS



THE NEED

Child Care Shortage In Luverne + Rock County

550-570

Rock County
children age 5
and under

360-370

children under
age 5 with
working parents

240

licensed
child care capacity
in Rock County

130

spots needed
for children
age 5 and under

Rock County child care providers declined from 47 to 31 in 2024. The state average is 7,071.



COMMUNITY ENGAGEMENT



Elected Officials



Residents + Parents



Employers



Current Providers

REFRAMING THE ISSUE

1

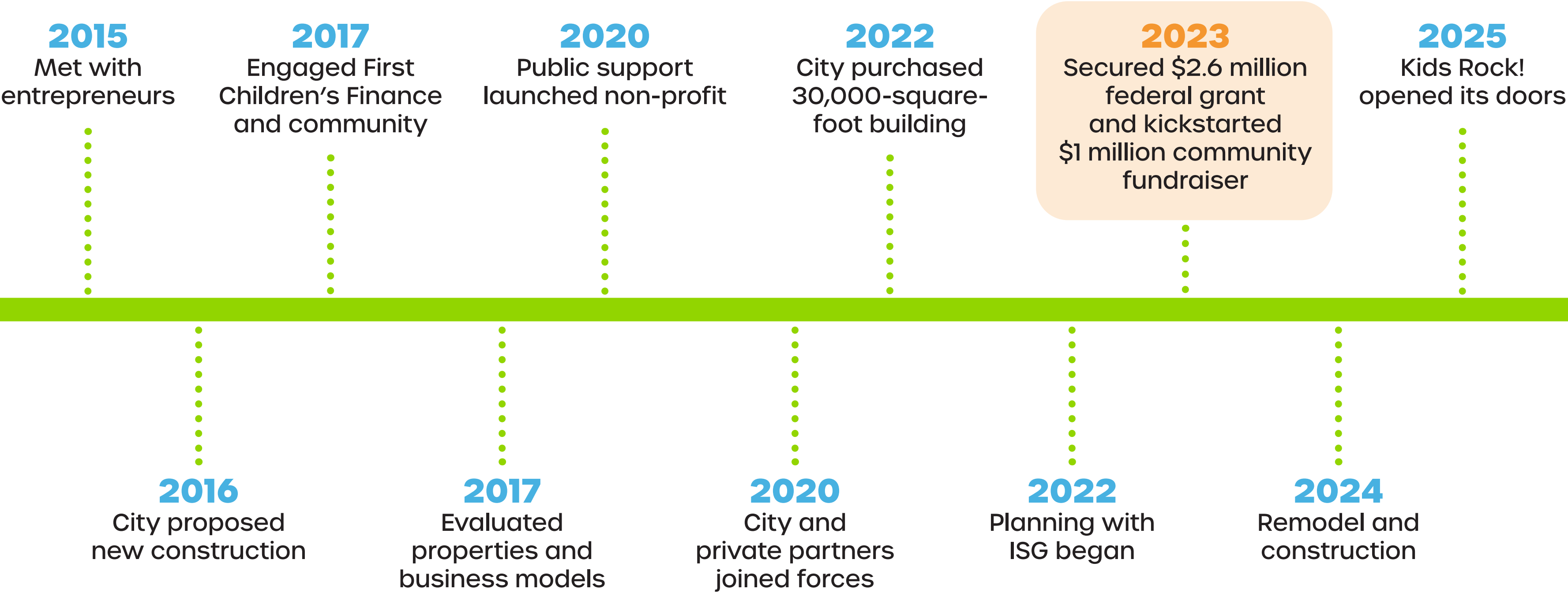
Child care is essential for a healthy community and workforce.

2

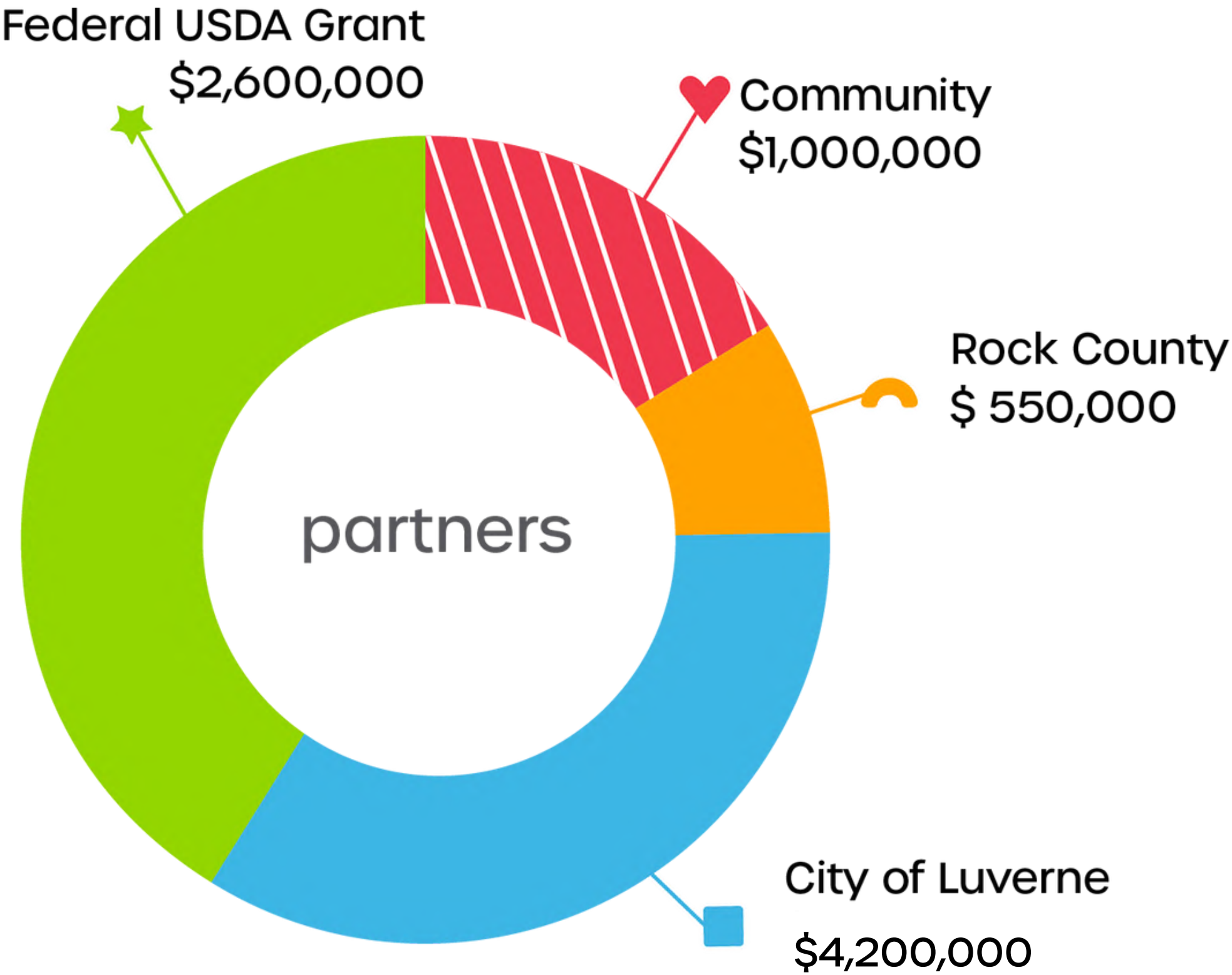
Invest now or pay the cost of recruiting talent from outside the region.



THE TURNING POINT



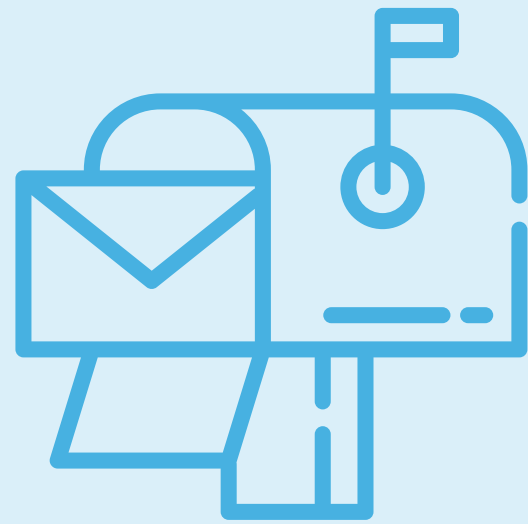
THE FUNDING



FUNDRAISING METHODS



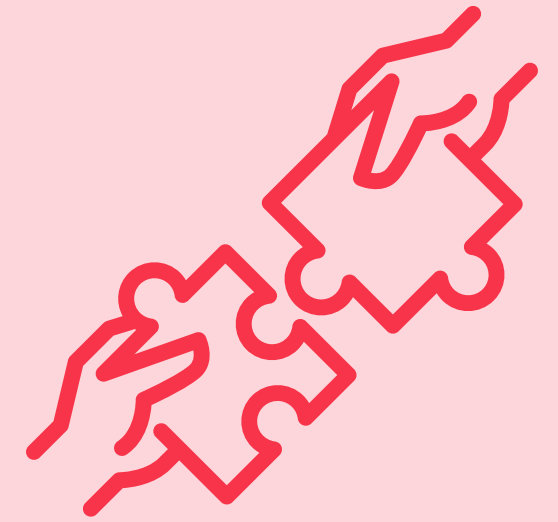
**Social Media
Campaign**



**Every Door
Direct Mailers**



**Donor
Wall**



**Public-Private
Partnership**

PUBLIC-PRIVATE PARTNERSHIP

Partnership + Governance

- City and Kids Rock! signed a lease and management agreement
- City leases building to non-profit for \$1 per year
- Council member appointed to Kids Rock! Board

Operations

- Kids Rock! obtains DHS license
- Kids Rock! hires and pays employees

City Support

- Funds renovation and capital improvements, including debt service on the \$4.2 million bond
- Provides ongoing financial support, including a \$75,000 management fee, and \$200,000 annual operating subsidy
- Covers facility-related expenses such as utilities, insurance, internet, lawn care, and snow removal



Q + A

THANK YOU!



First Children's Finance



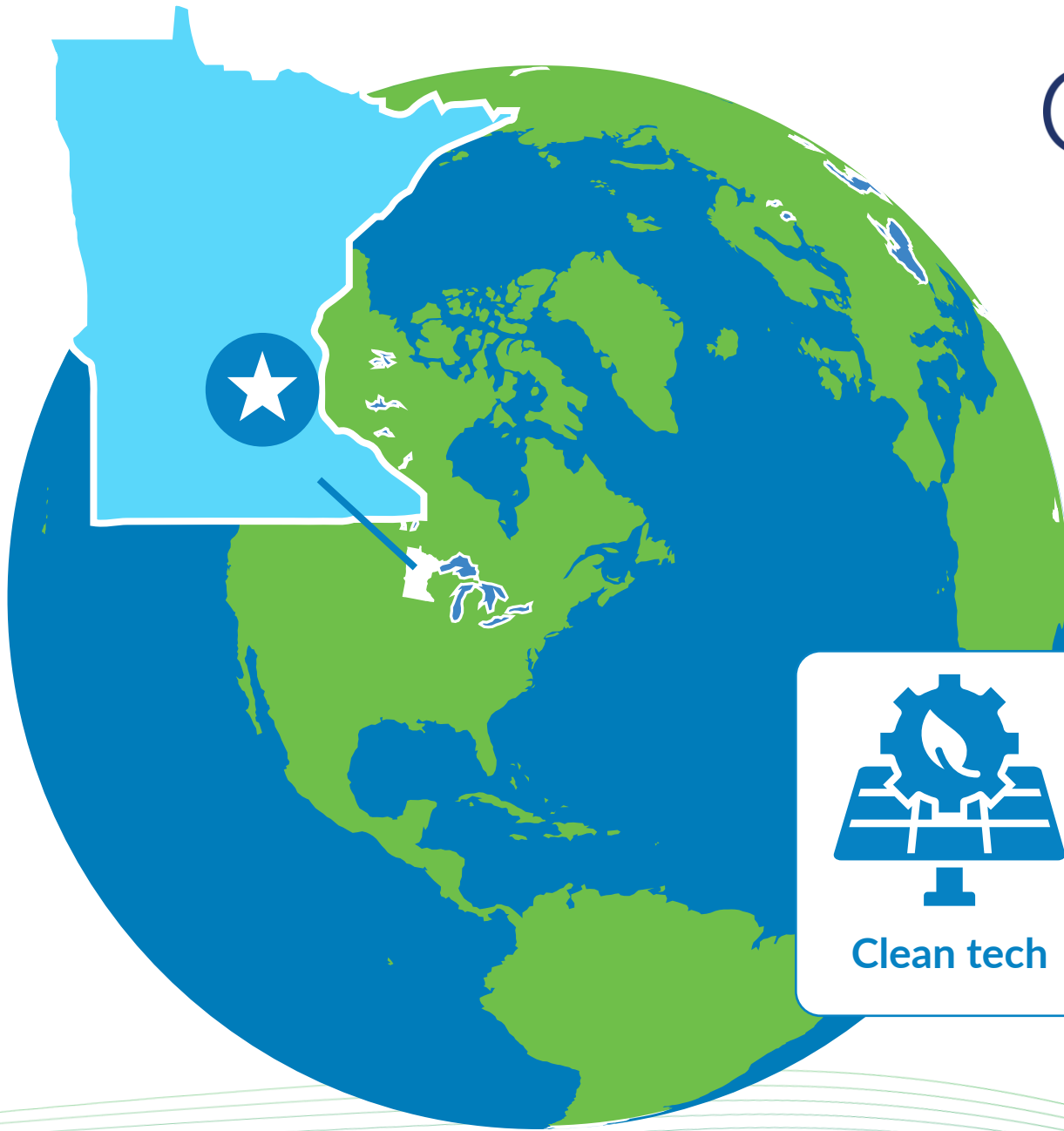
Architecture
Engineering
Environmental
Planning
ISGInc.com



Prepare for Takeoff

EDAM Winter Conference
January 23, 2026

GREATER MSP[®]



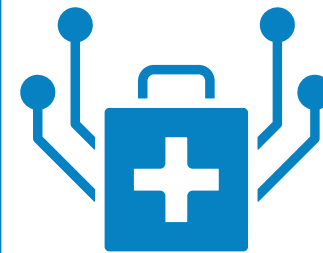
Public-private partnership



Clean tech



Ag tech



Med tech



Digital tech



**We are leading North America's
clean transition from Minnesota.**

We're tackling global challenges
through collaboration, taking on
the complex issues that no single
organization can solve alone.

**Sustainable
Aviation Fuel**

Minnesota SAF Hub



**Sustainable
Plastics &
Material Science**

*Circular economy & bio
materials*



**Hydrogen Hub &
Clean Energy**

*Green hydrogen, wind,
solar, electrolyzers*



**Industrial
Decarbonization
& Bio
Manufacturing**

*BioMADE, Green Steel,
Green Ammonia, e-fuel
for shipping*



**Regenerative
Agriculture &
Protein
Sustainability**

*Global protein
sustainability & soil
health*



Top 5 things to know: Sustainable Aviation Fuel



01.

SAF is a proven technology, must be **50% reduction in emissions** on a lifecycle basis than fossil-based jet fuel; it can be used in existing aircraft.

02.

There is demand for SAF. Many airlines and corporations have made commitments to adopt SAF; in Europe, there are mandates to use a small percentage of SAF now, with annual increases.

03.

The market is supply constrained. Very little SAF is made every year. According to EIA data, less than 30 million gallons of SAF was produced in the US in 2023.

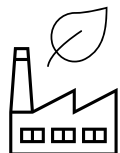
04.

SAF can be made from many feedstocks, including biomass (woody residuals, corn, wheat chaff), animal products (manure), and from CO₂ and green hydrogen.

05.

SAF is a proven technology to decarbonize aviation. SAF is recognized by scientists and engineers around the world as the best solution to decarbonize aviation for the next couple of decades.

Minnesota has many ways to win from SAF



Producing SAF in Minnesota at demo or commercial scale (for use at MSP & exporting SAF to other states or countries)



Demonstrating technologies in Minnesota, e.g., RNG production, certifying new production pathways



Commercial uplift of SAF at MSP Airport



Becoming known as the place in North America that is innovating to solve some of the world's biggest challenges

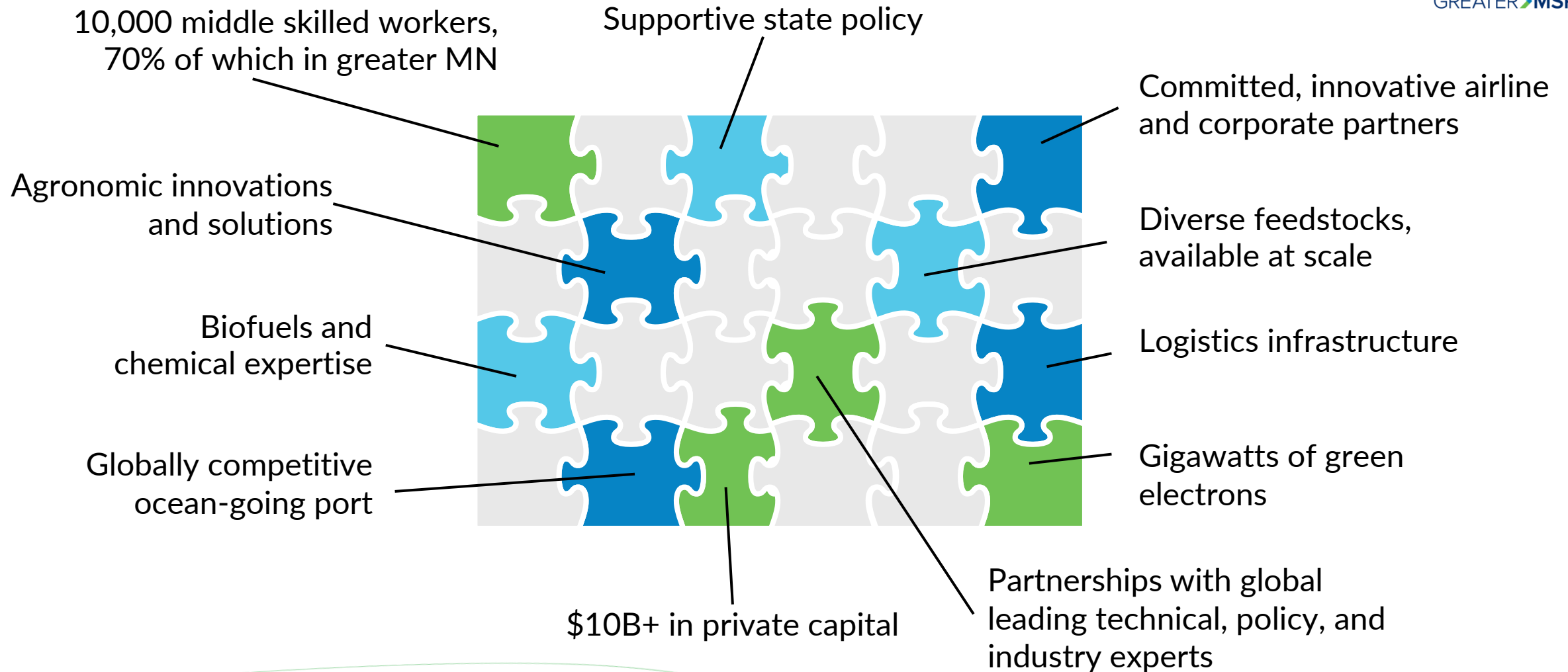


Selling inputs needed for SAF – opening new markets for Minnesota products

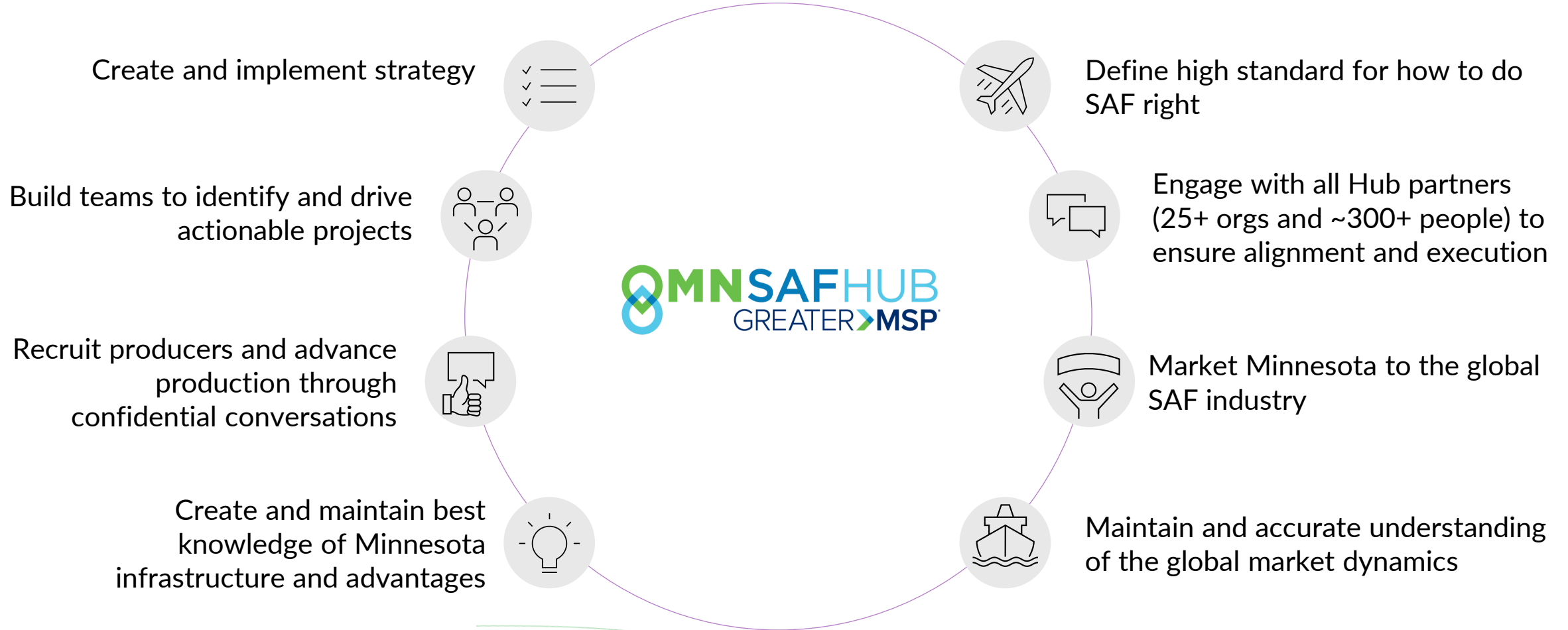


Setting a national and global standard of how to “do SAF right” and create broad economic and environmental benefits

SAF is a puzzle that must be assembled



We built the MN SAF Hub to put these puzzle pieces together



1 BILLION GALLONS



Our Ambition

Together, we are building an industrial-scale value chain for sustainable aviation fuel, anchored in Minnesota.

The aim is to deliver affordable, low-carbon SAF to the MSP International Airport as quickly as possible and then scale production to hundreds of millions, eventually billions, of gallons each year.

Our shared success will include helping decarbonize the airline industry, creating great jobs in Minnesota and across the North, and building a sustainable, large-scale market for regenerative agricultural practices and products.

Learnings from the MN SAF Hub



Amanda Taylor

*VP, Business Investment
GREATER MSP*



Jeff Davidman

*VP, Government Affairs
Delta Air Lines*



Kari Palmer

*Assistant Division Director
Minnesota Pollution Control Agency*



Tom Radovich

*Executive Vice President
Minnesota Forest Industries*



Elvis Ebikade

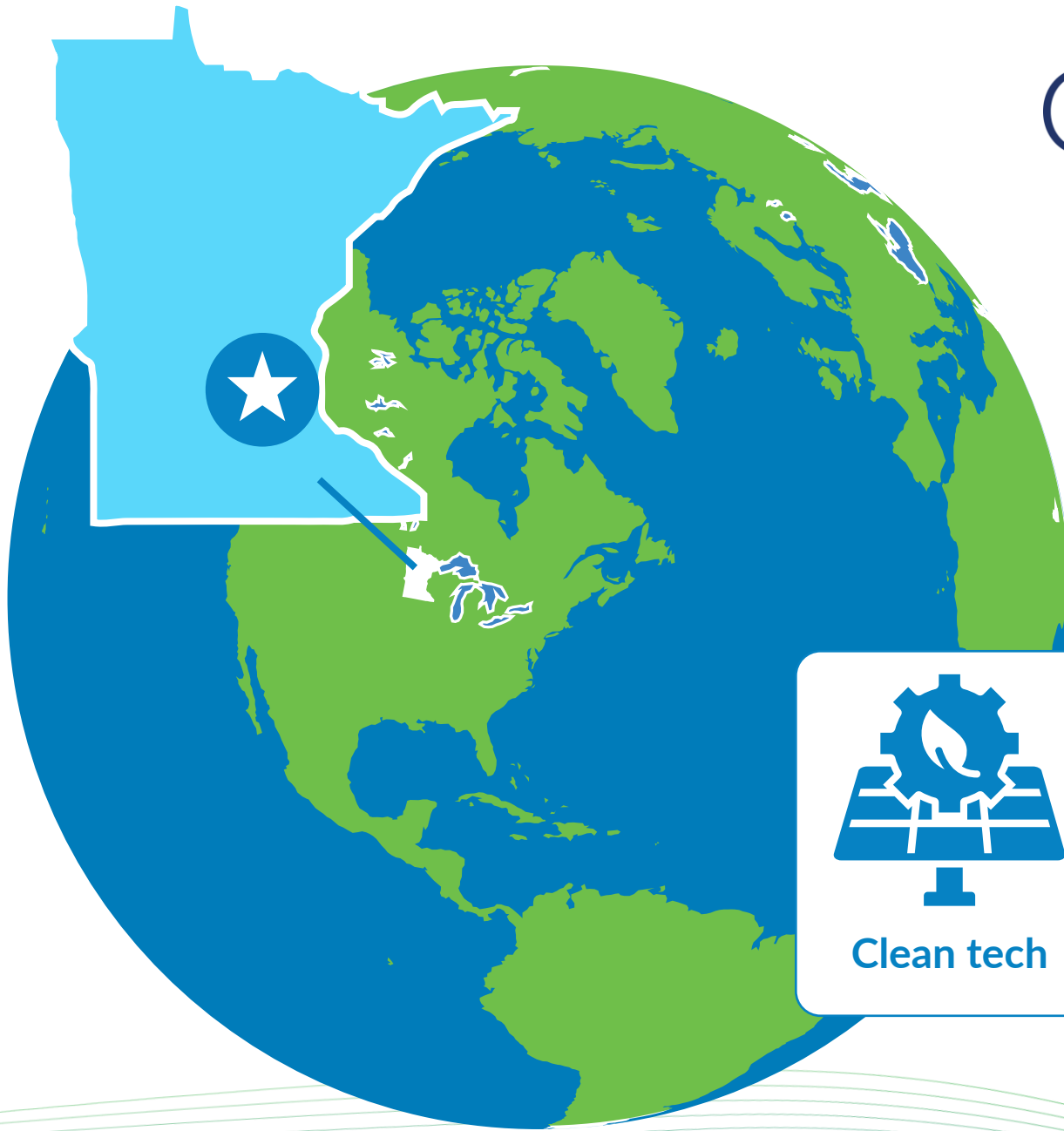
*Director, Aviation
Bioleum*



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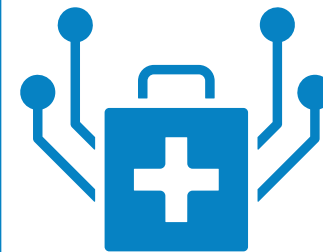
Public-private partnership



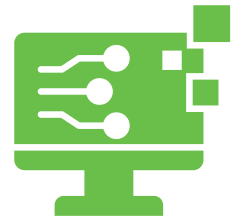
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Decarbonization
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*BioMADE, Green Steel,
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for shipping*



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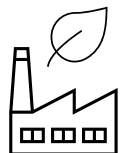
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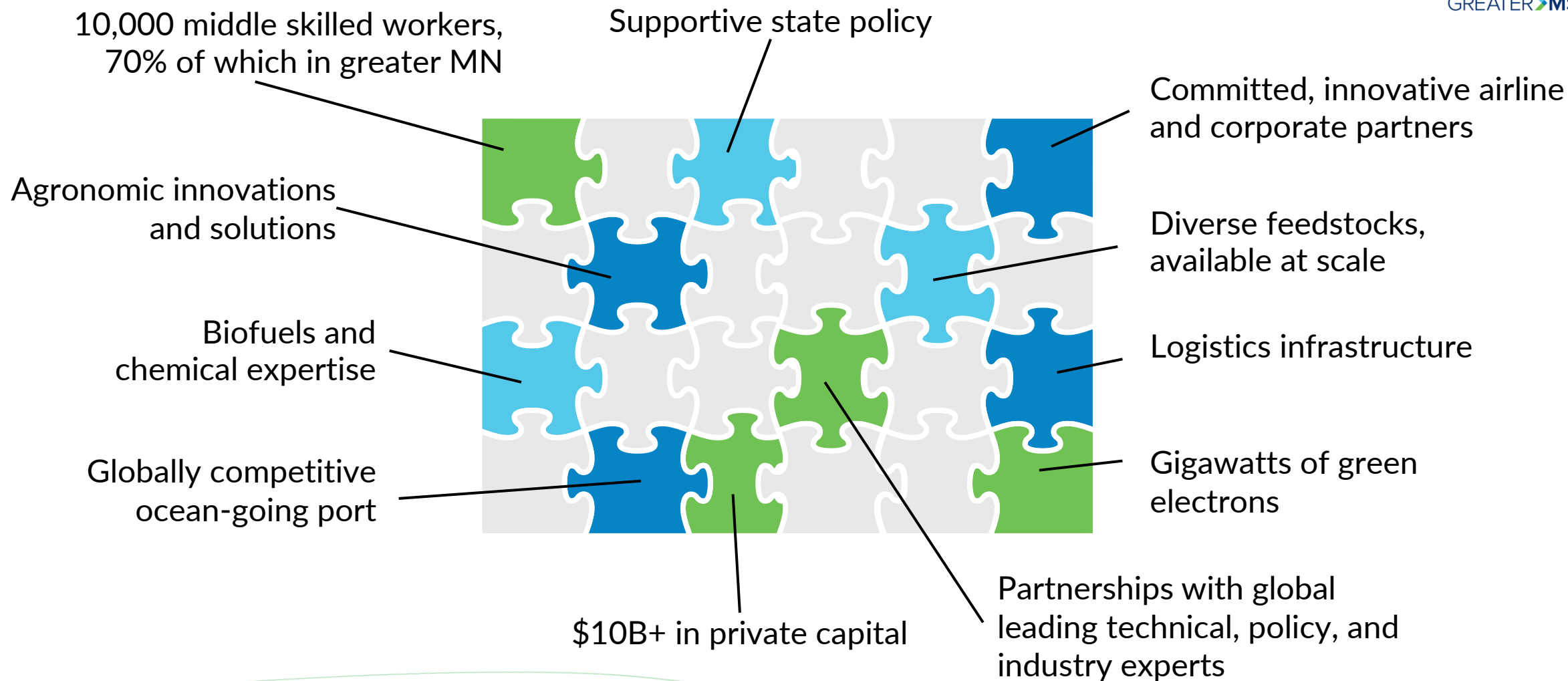


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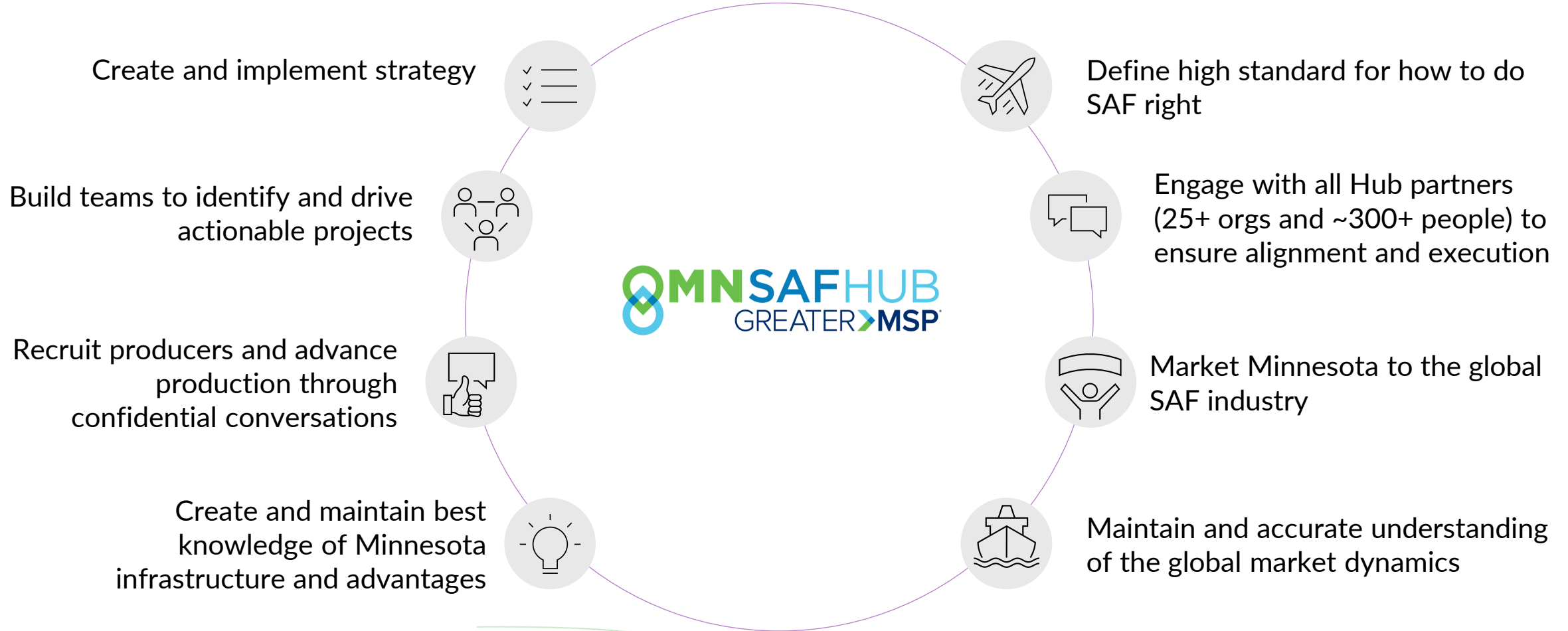


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Elvis Ebikade

*Director, Aviation
Bioleum*

It's Not What's Said; It's What's Heard



Presentation for:



Presented by:

Scott Nelson



CLARITY CENTRAL®

January 23, 2026

Communication Styles

OVERVIEW

Communication styles are a vital piece of communication because they influence the power of both the intent and the impact of a message. While it is important to learn your own style, it is critical to be able to identify and understand the communication styles of others so you can adapt accordingly.

Knowledge of how the communication process actually works in terms of what's being said and what's being heard are the keys to communication effectiveness. Combining the different styles while staying within your authentic boundaries is what it takes to be an effective communicator today.

LEARNING OBJECTIVES

- ***Appreciate your opposite style and navigate personality differences***
- ***Create an environment for meaningful and effective communication***
- ***Become adaptable without compromising your authentic style***

Scott Nelson is a leadership coach, communications trainer and senior partner at Clarity Central. He is an instructor for the Executive Education programs at U of M Carlson School of Management, University of St. Thomas, and St. Cloud State University. Previously, he was a conflict resolution mediator at Mayo Clinic.

Scott started his career as a sales manager while also training and speaking on the topic of influential communication. He is also a firefighter with Excelsior Fire District and a leadership development instructor for the Minnesota Board of Firefighter Training and Education.

Scott's experience involves several industries as well as many different organizational and personality types. He has worked with people of incredibly varied backgrounds including Maasai tribes in Tanzania, executives in corporations, and leaders in health care, non-profits, schools, local and federal government.



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It's Not What's Said; It's What's Heard

"The single biggest problem in communication is the illusion that it has taken place." - George Bernard Shaw

Communication Styles

	<u>Direct</u>	<u>Expressive</u>	<u>Amiable</u>	<u>Analytical</u>
Identity	Forthright Confident	Enthusiastic Interactive	Compassionate Sincere	Conscientious Specific
Communication Roles	Competitor Implementer Conductor Producer Initiator Commander Doer	Promoter Persuader Socializer Influencer Risk Taker Adventurer Enthusiast	Supporter Relator Counselor Caretaker Helper Listener Server	Analyzer Coordinator Thinker Organizer Challenger Investigator Perfectionist
Communication Strengths	Determined Strong-Willed Assertive Ambitious Focused Competitive Commanding Authoritative Results Oriented Driven Decisive Brief	Adventuresome Inspirational Charming Outgoing Humorous Cheerful Independent Optimistic Spontaneous Sociable Persuasive Dynamic	Supportive Cordial Agreeable Accepting Encouraging Personable Thoughtful Sensitive Tolerant Considerate Caring Patient	Systematic Logical Scientific Methodical Meticulous Diagnostic Cautious Detailed Precise Thorough Accurate Conservative
Can Be Perceived By Others As	Demanding Controlling Insensitive Impersonal	Insincere Cluttered Scattered No Follow Through	Weak Wishy-washy Smothering Too Accepting	Indecisive Critical Boring Too Picky
What They Do	Solve Problems Make Decisions Delegate Initiate	Gesture Imagine Talk Risk	Listen Empathize Take Time Feel	Analyze Process Organize Clarify
What They Value	Productivity Results	Enthusiasm People	Relationships Quality Time	Accuracy Security
What They Want	To Be In Action To Get Things Done	Variety Flexibility	To Be Liked To Be Understood	To Be Correct Time To Prepare
What They Dislike	Inefficiency Indecision	Structure Routine	Insensitivity Conflict	Surprises Unpredictability
What They Fear	Loss of Control	Lack of Freedom	Confrontation	Unknowns
Best Way To Communicate With Them	Cover High Points Focus on Results Speak Directly Be Brief	Give Recognition Show Enthusiasm Be Talkative Be Open	Be Present Be Curious Be Patient Relaxed Pace	Inform Listen to Details Discuss Facts Clarify

It's Not What's Said; It's What's Heard



Communication Styles

Presentation for:



Presented by: **Scott Nelson**

January 23, 2026



Developing leaders . . . one powerful conversation at a time!

Scott Nelson, Senior Partner | Clarity Central

- Certified Leadership Coach
- Keynote Speaker, Trainer and Facilitator
- Instructor at University of St. Thomas,
U of M Carlson School of Management,
and St. Cloud State University

History

- BA Business Management
- Sales Management, NSR
- Conflict Resolution Mediator,
Mayo Clinic



UNIVERSITY OF
ST. THOMAS



EXECUTIVE
EDUCATION

NSR NATIONAL
SALON RESOURCES



Executive Education
CARLSON SCHOOL
OF MANAGEMENT

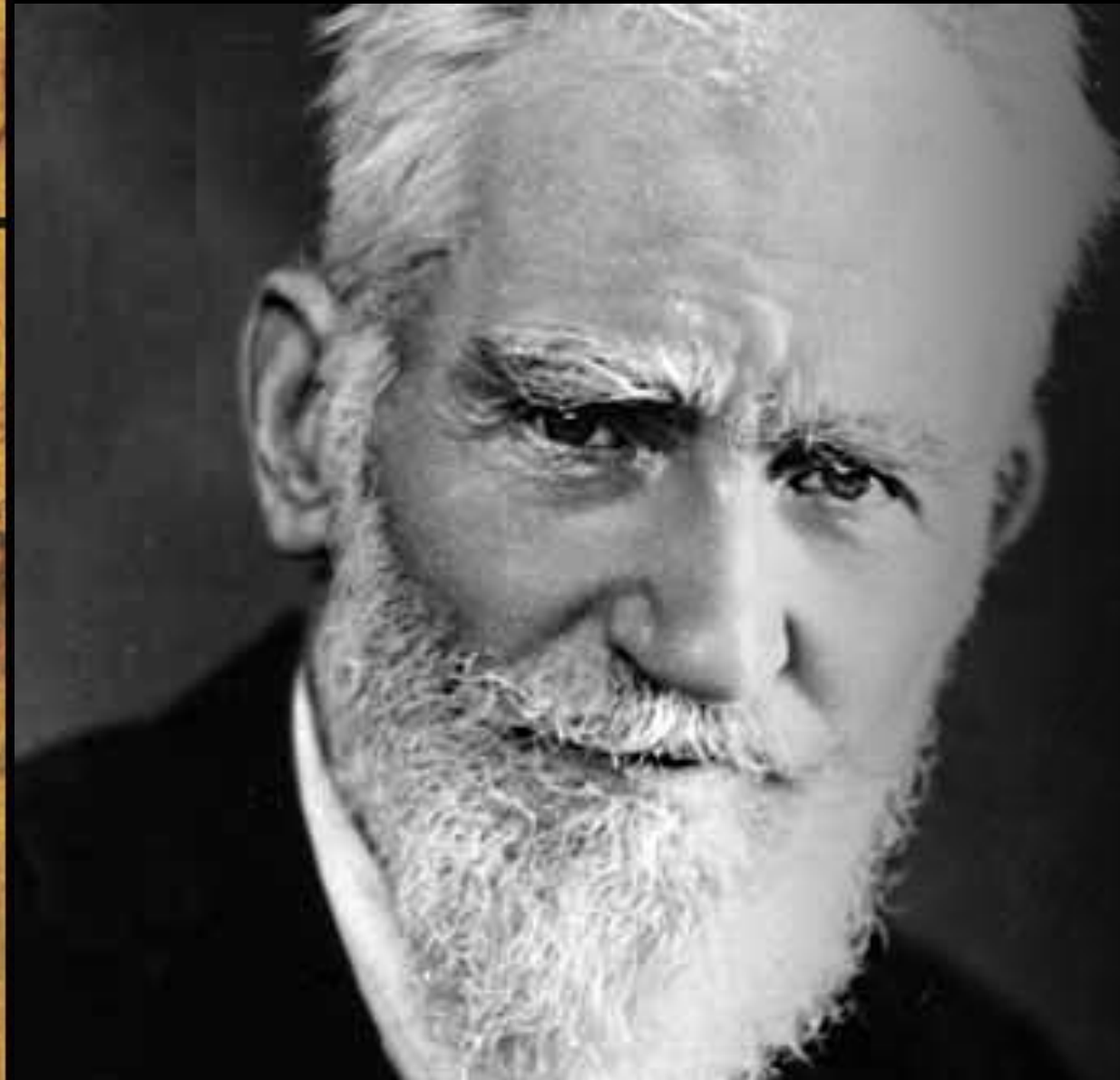
UNIVERSITY OF MINNESOTA



AN

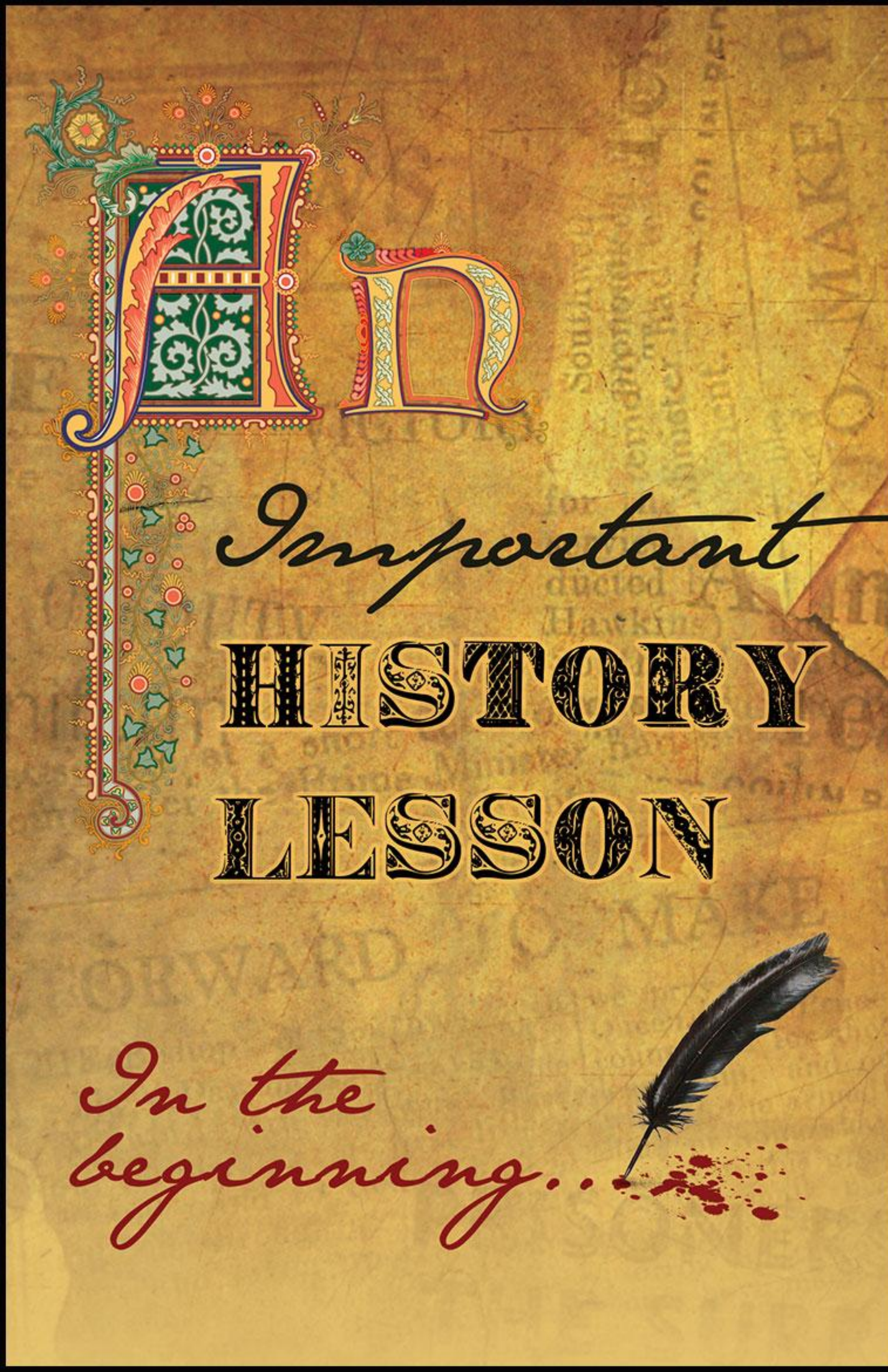
Important
HISTORY
LESSON

In the beginning...



"The single biggest problem in communication
is the illusion that it has taken place."

~ George Bernard Shaw

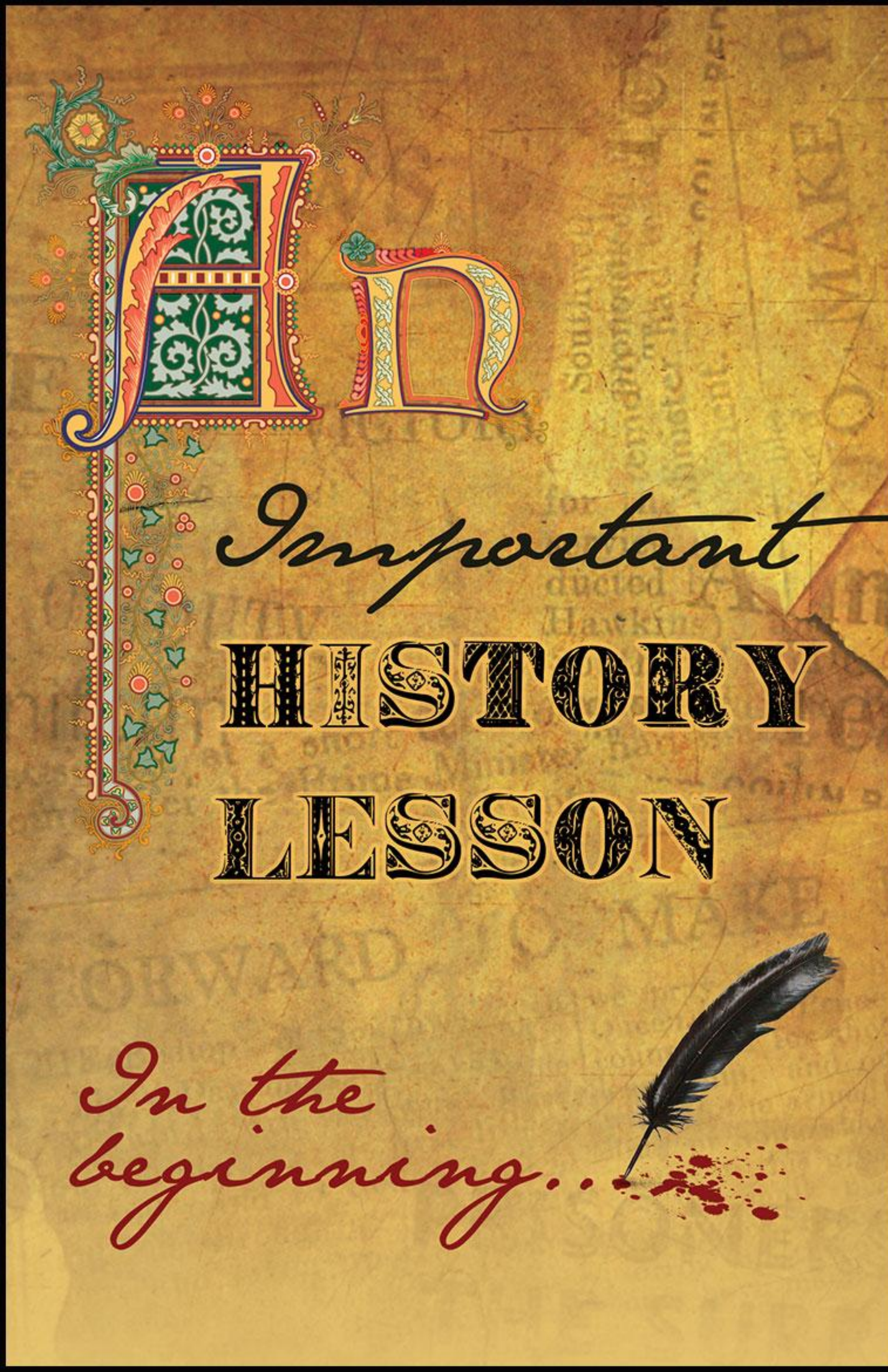


In the year 2000,
we had **1000** distractions
coming at us every day.



1 minute
attention span on average

Research by the National Science Foundation

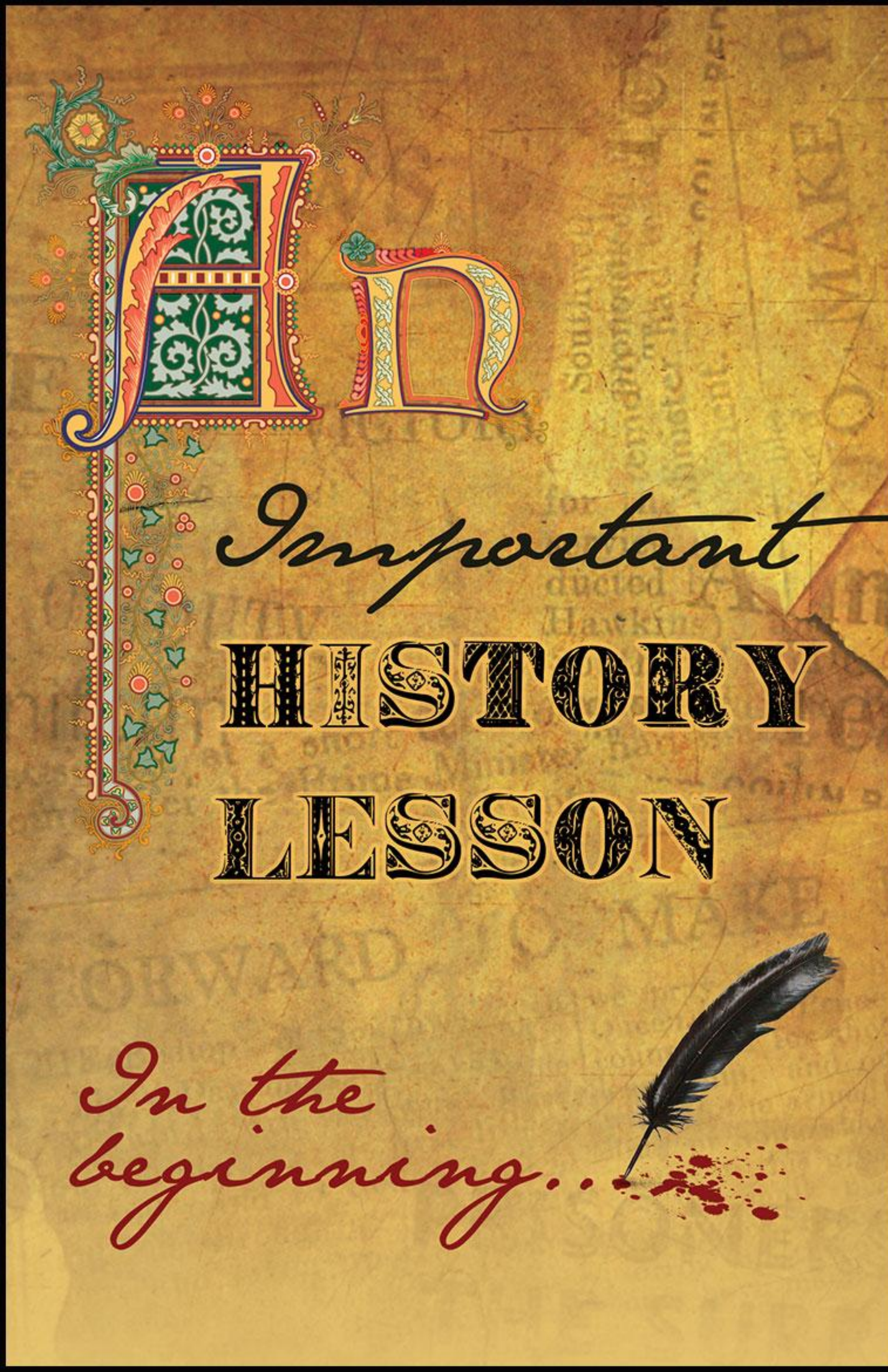


In the year 2010,
we had **5000** distractions
coming at us every day.



30 second
attention span on average

Research by the National Science Foundation



In the year 2020,
we had **10,000** distractions
coming at us every day.



10 second
attention span on average

Research by the National Science Foundation

The Challenge . . .



- **Overwhelmed**

They receive over 10,000 distractions per day.

The Challenge . . .

- **Overwhelmed**
- **Unfocused**

*Their attention span
has shrunk by 33% in
the past twenty years.*



The Challenge . . .



- **Overwhelmed**
- **Unfocused**
- **Distracted**

They are focused on screens (TV, phones, tablets, laptops, etc.) for 12+ hours per day.

The Challenge . . .



- **Overwhelmed**
- **Unfocused**
- **Distracted**
- **Self-absorbed**

They think about themselves over 90% of the time.

Communication is not what's said; it's what's heard!



*If you
communicate
in a way that
makes it
difficult
for “them”
they’ll tune
you out!*

Communication is not what's said; it's what's heard!



If you communicate in a way that makes it easy for “them” to follow, they’ll give you their attention!

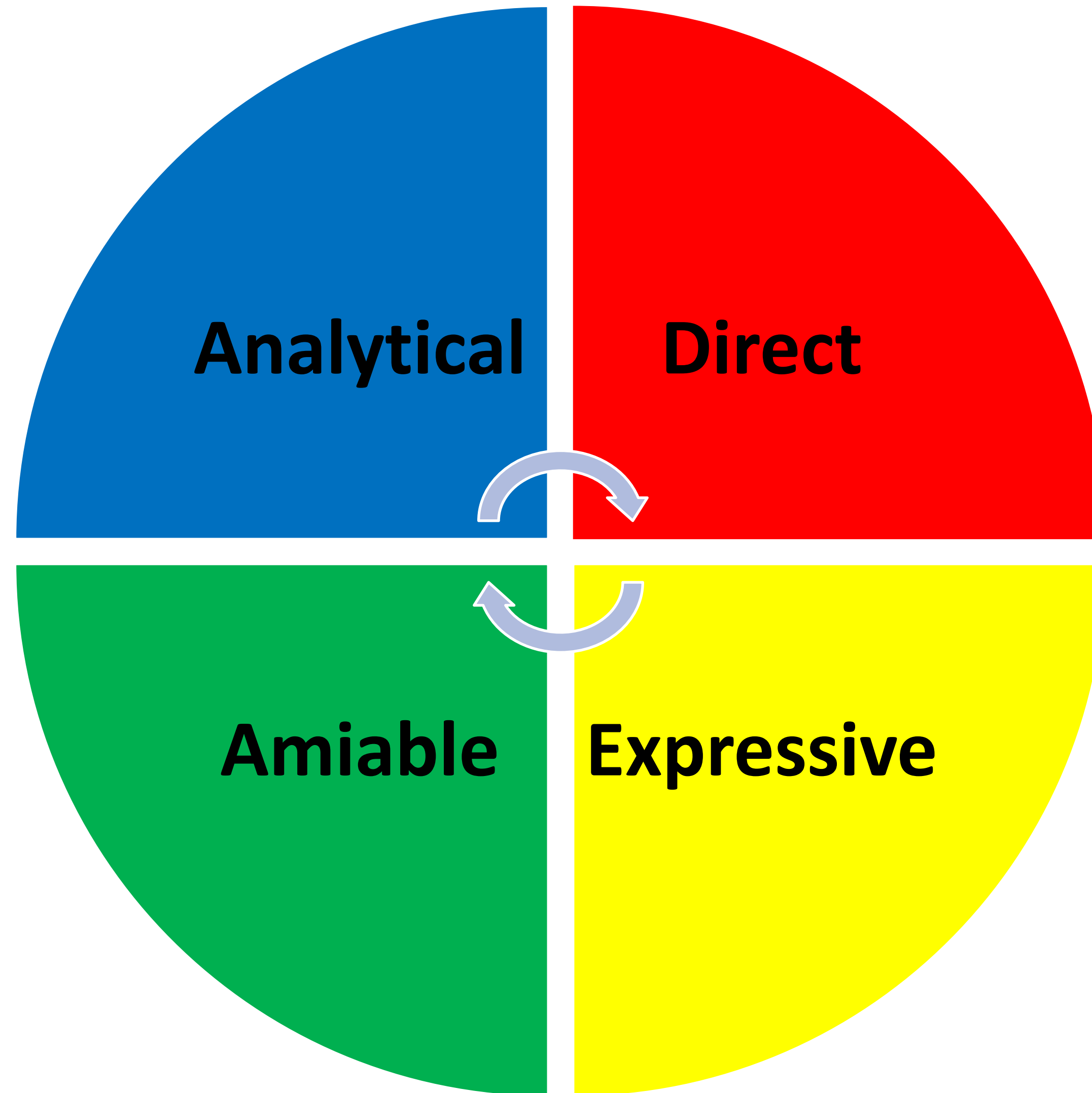
It's Not What You Say; It's How You Say It

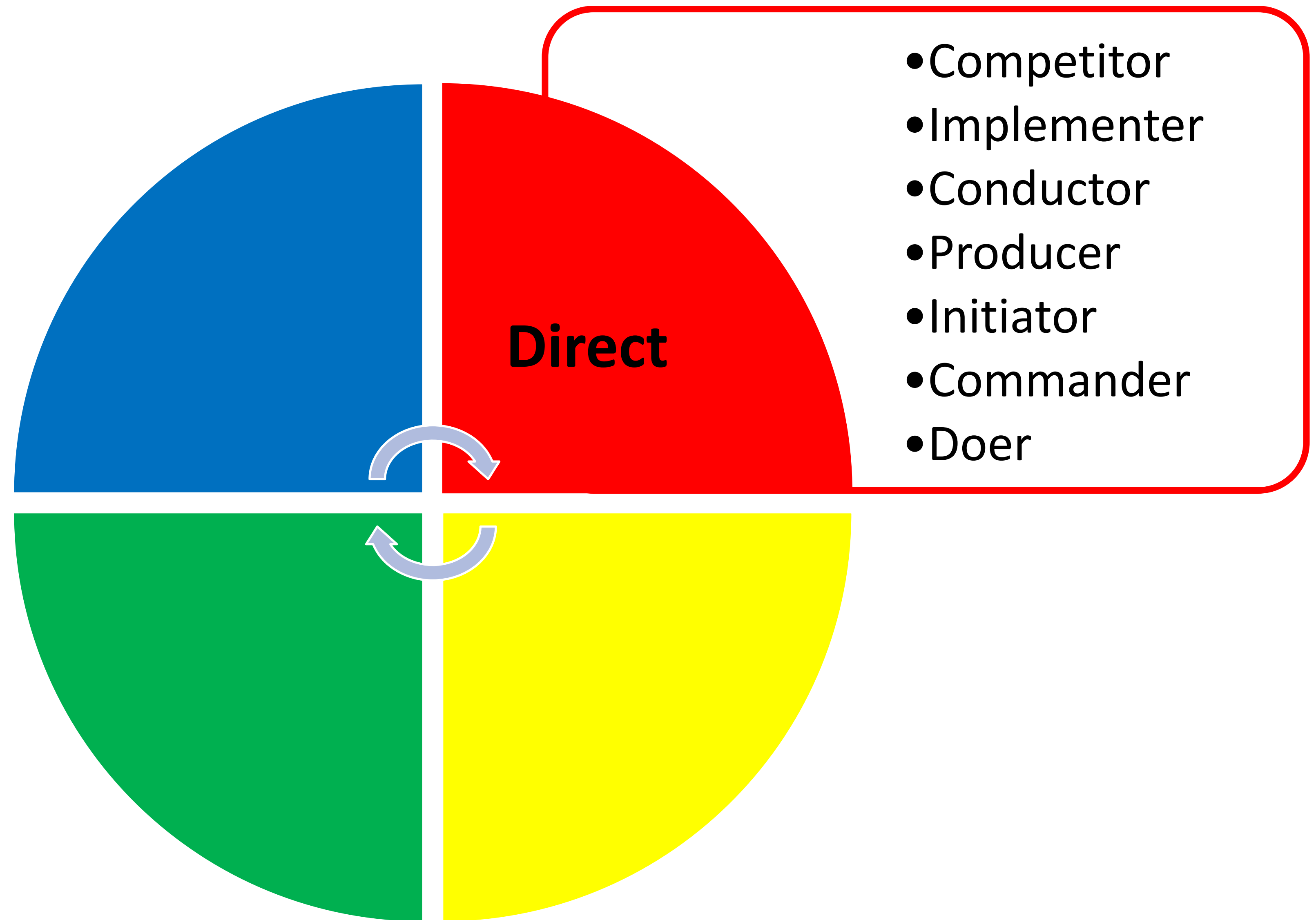


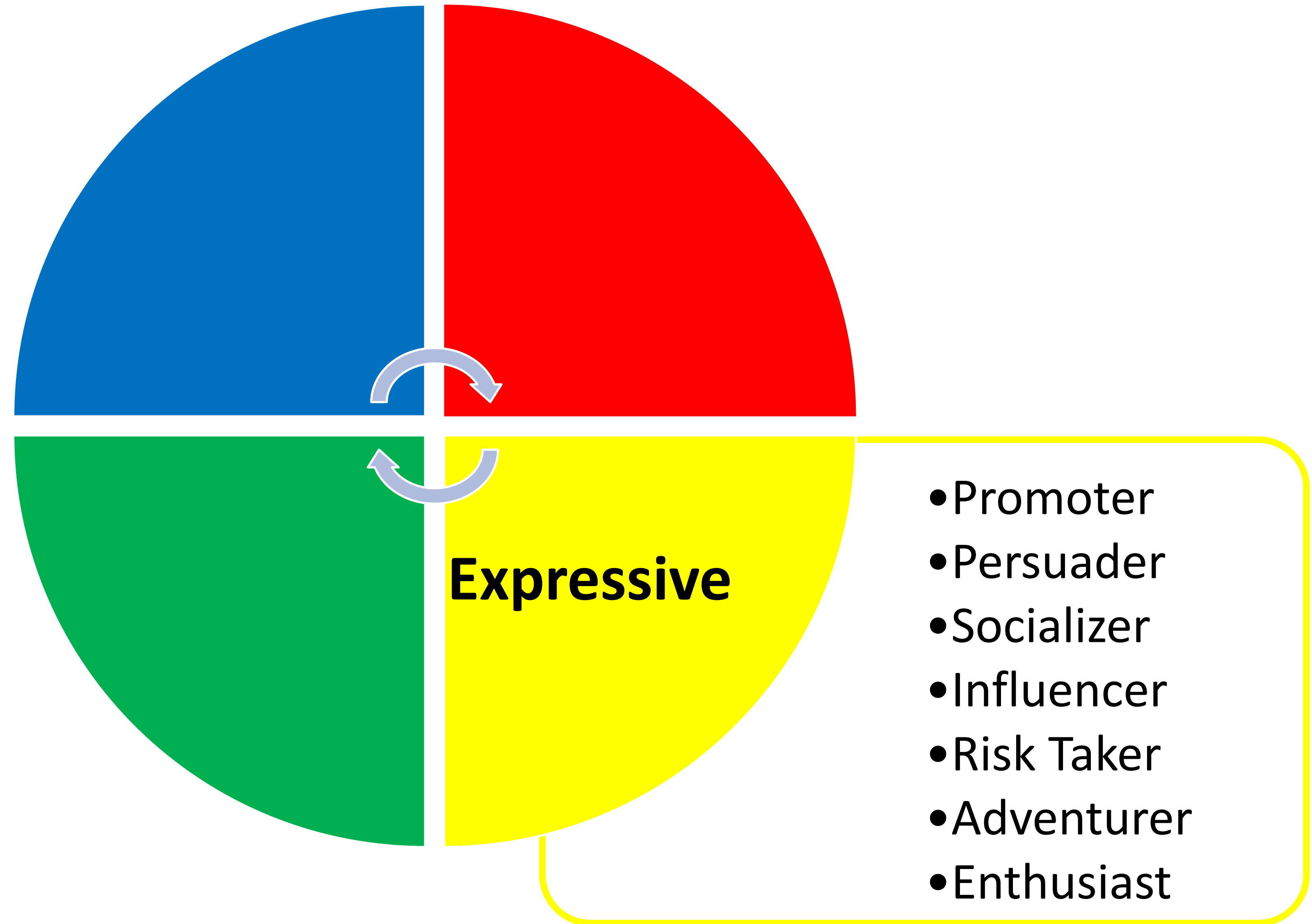


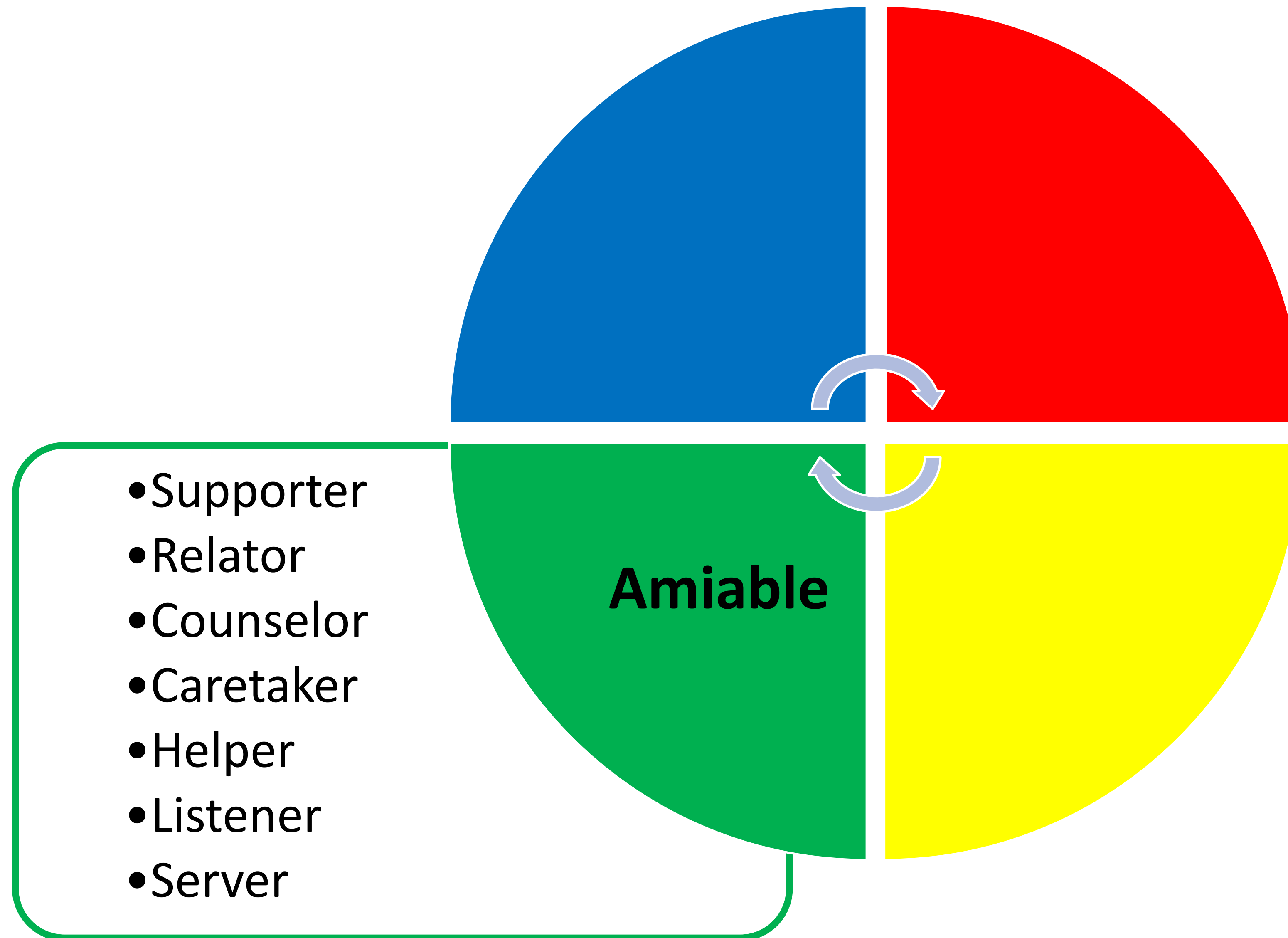
What
is
your
style?



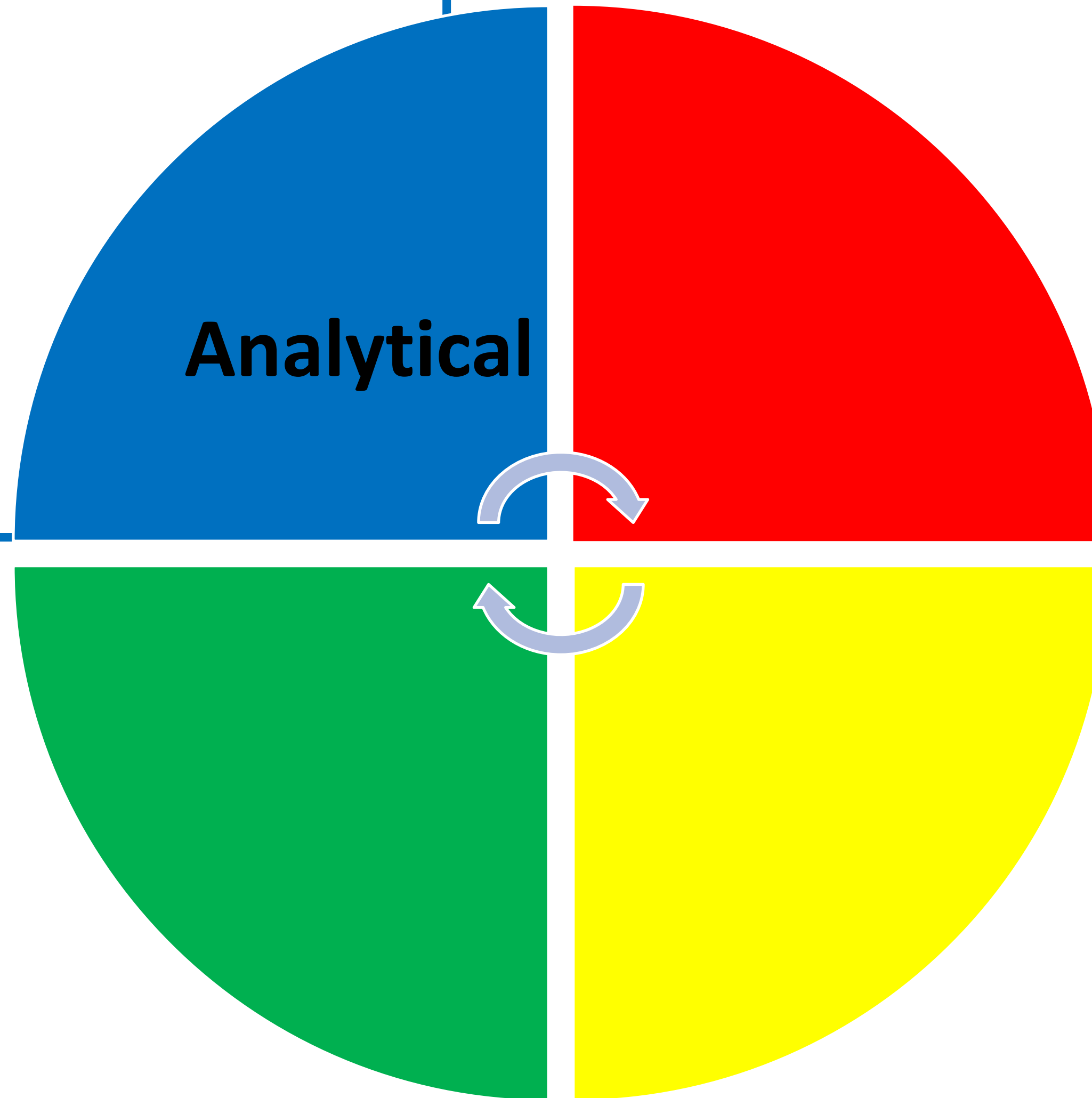




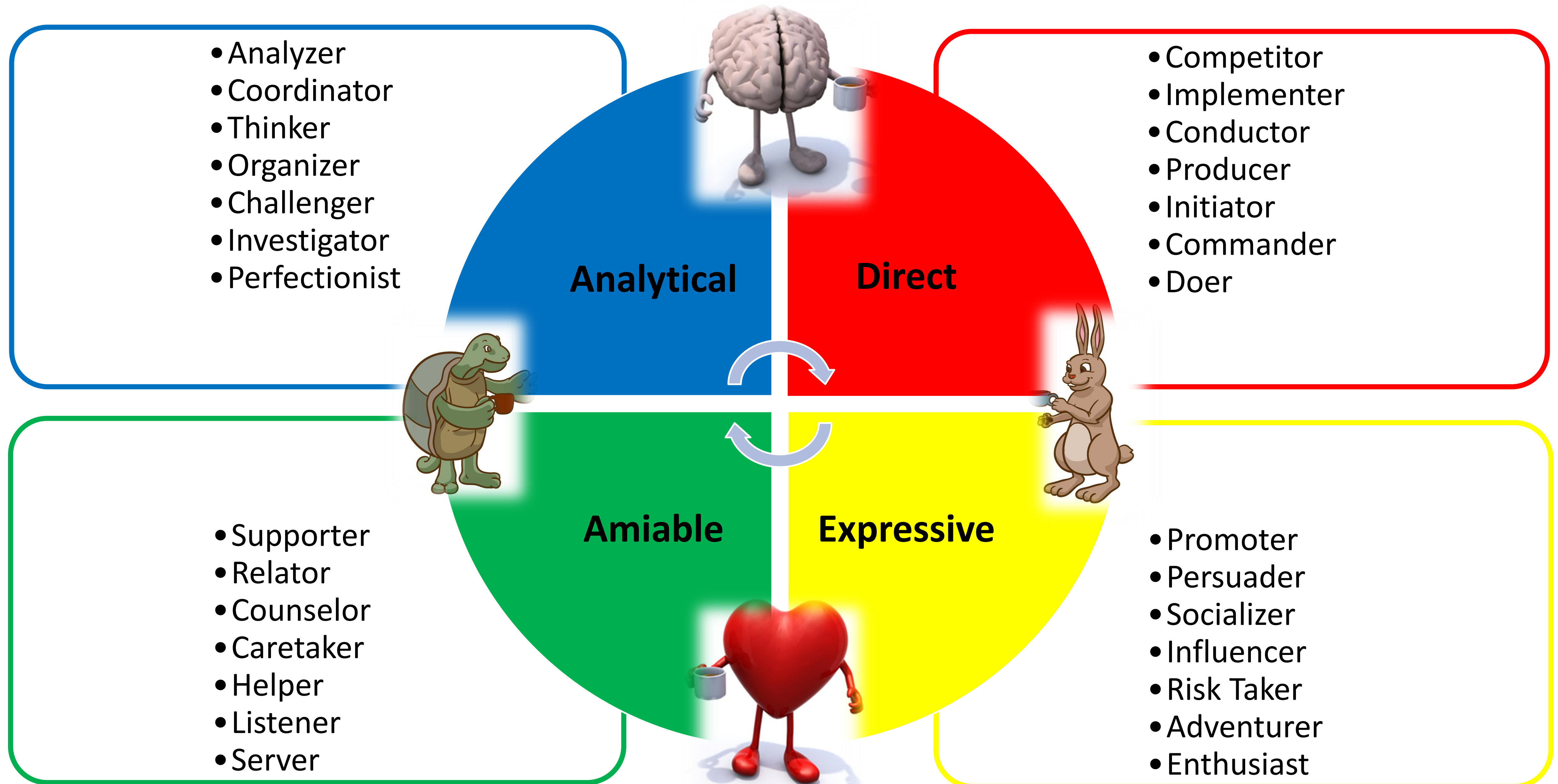




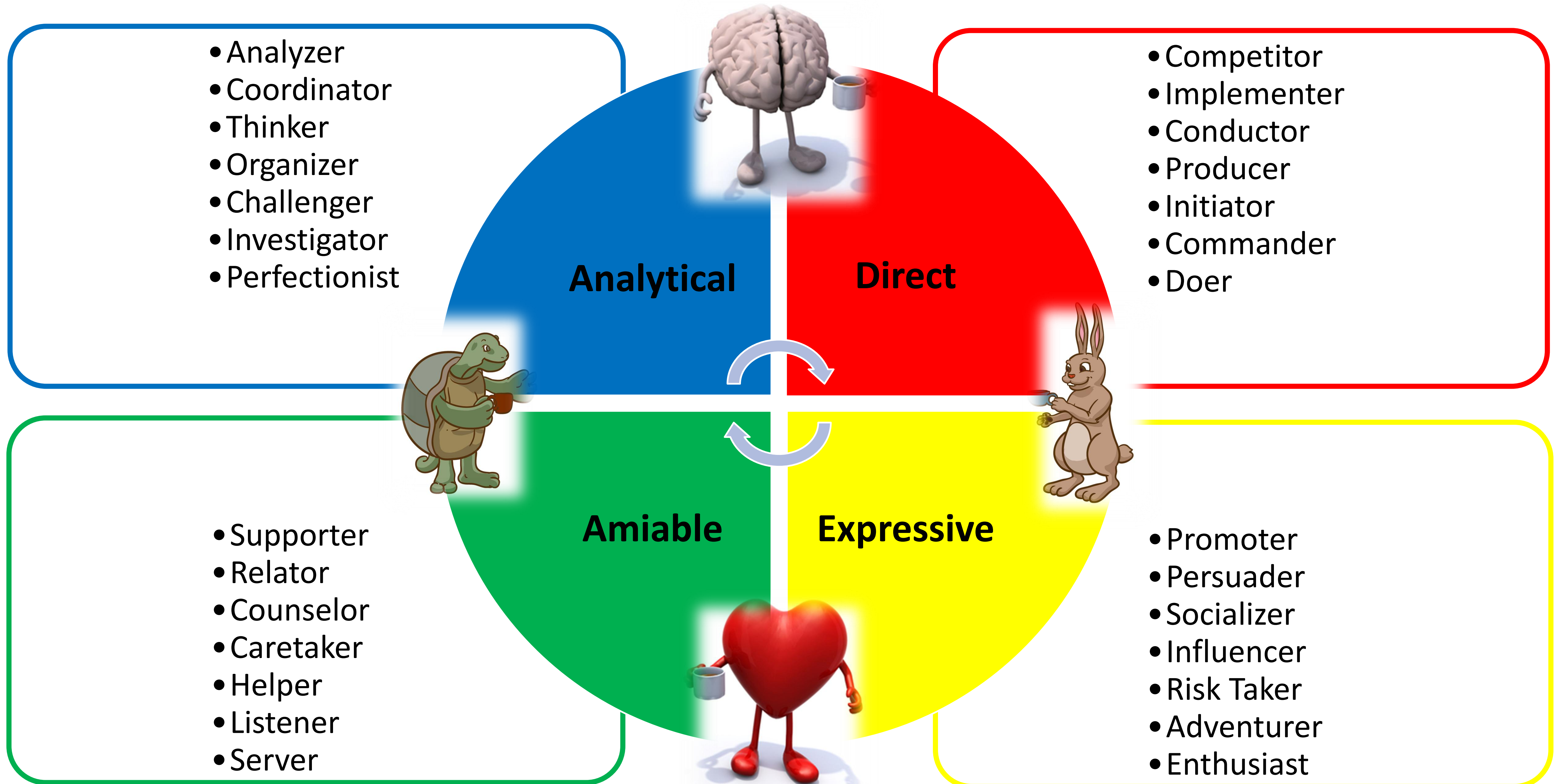
- Analyzer
- Coordinator
- Thinker
- Organizer
- Challenger
- Investigator
- Perfectionist



Communication is not what's said; it's what's heard!



What do you think is your primary and secondary style?





What is your experience (pros & cons) communicating with the Direct style?

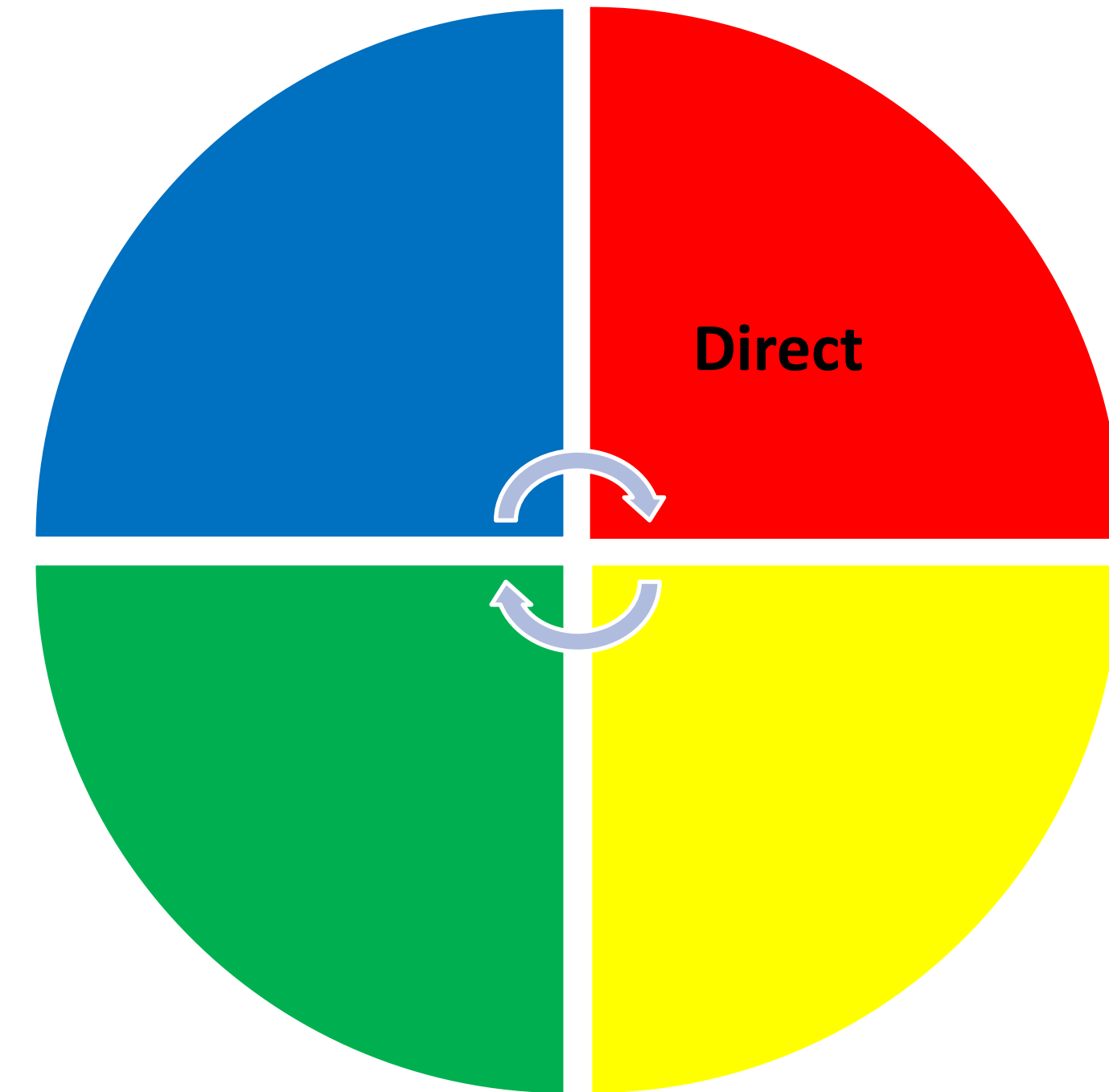
di·rect

dī-rek(t)

forthright and confident

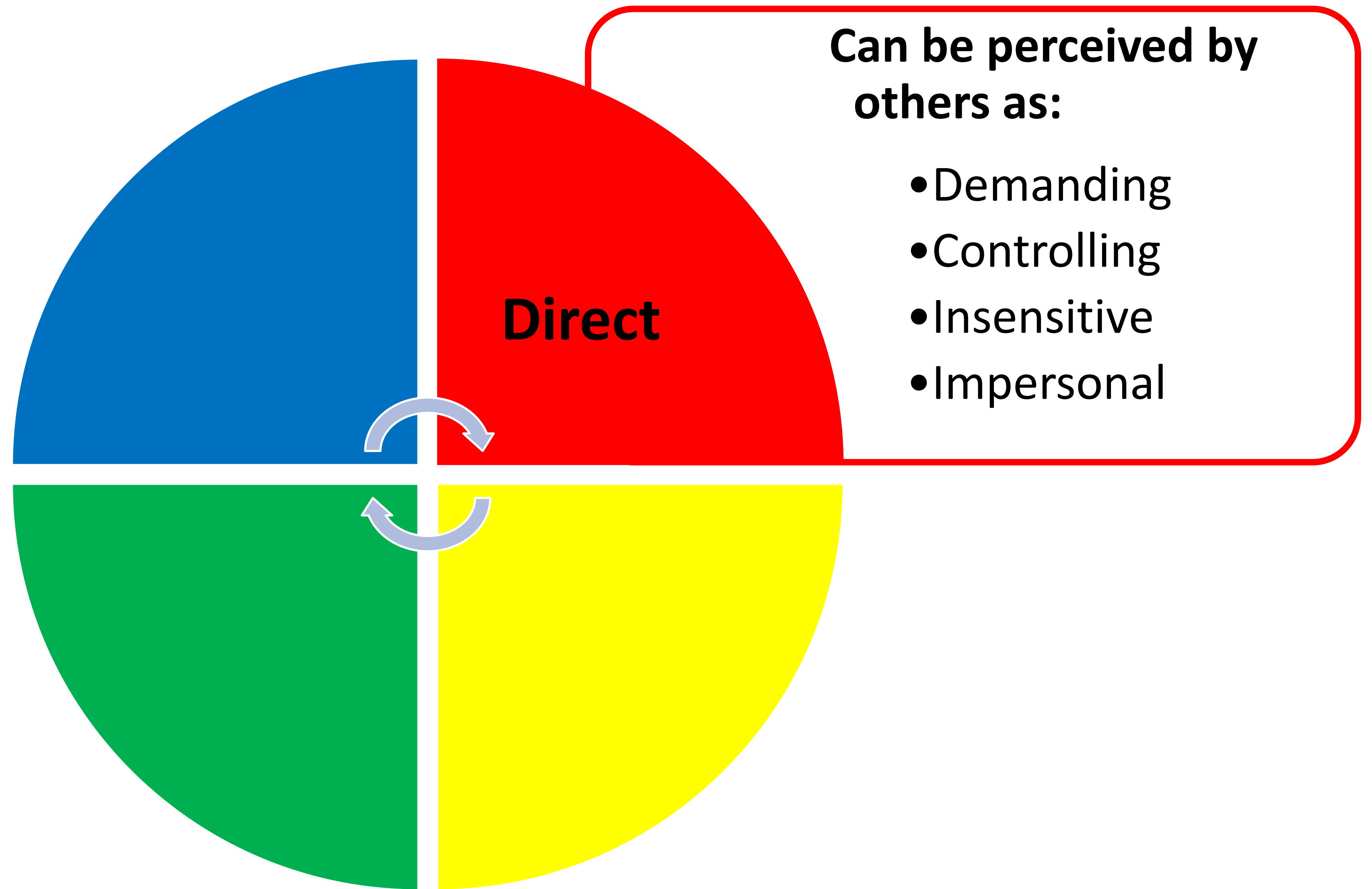
Communication Strengths:

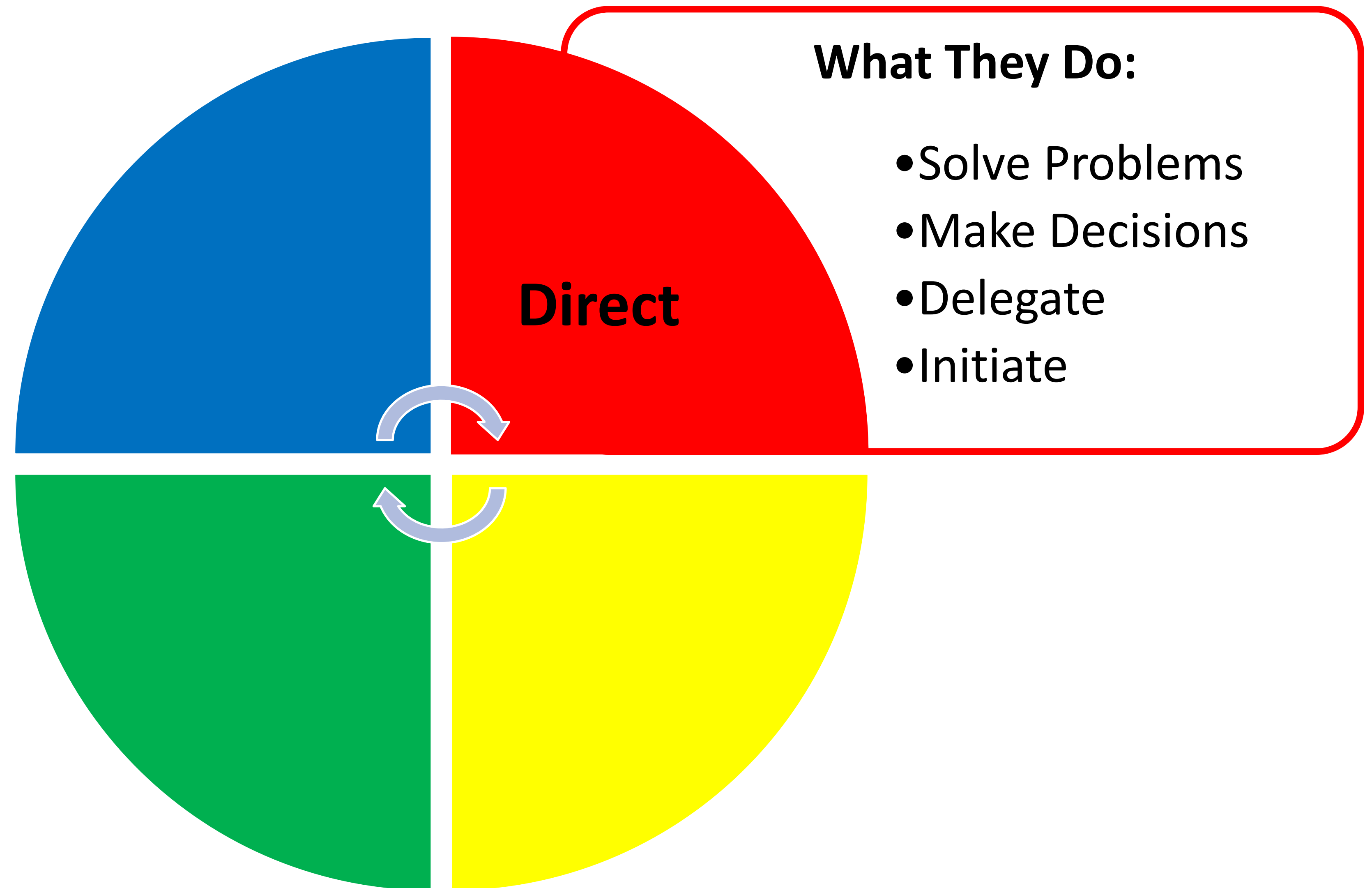
determined, strong-willed, assertive, ambitious, focused, commanding, authoritative, results oriented, decisive, brief, driven, competitive

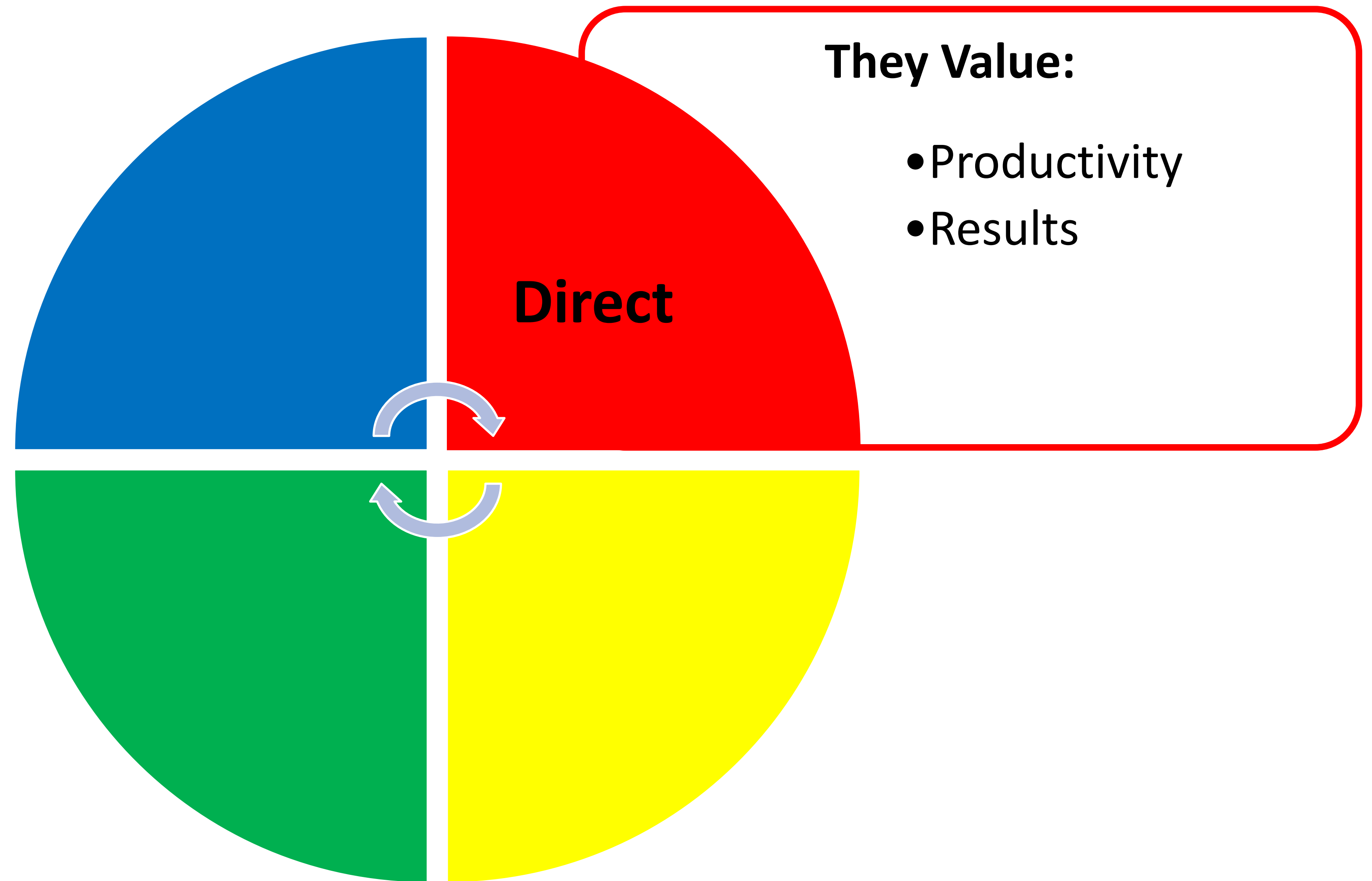


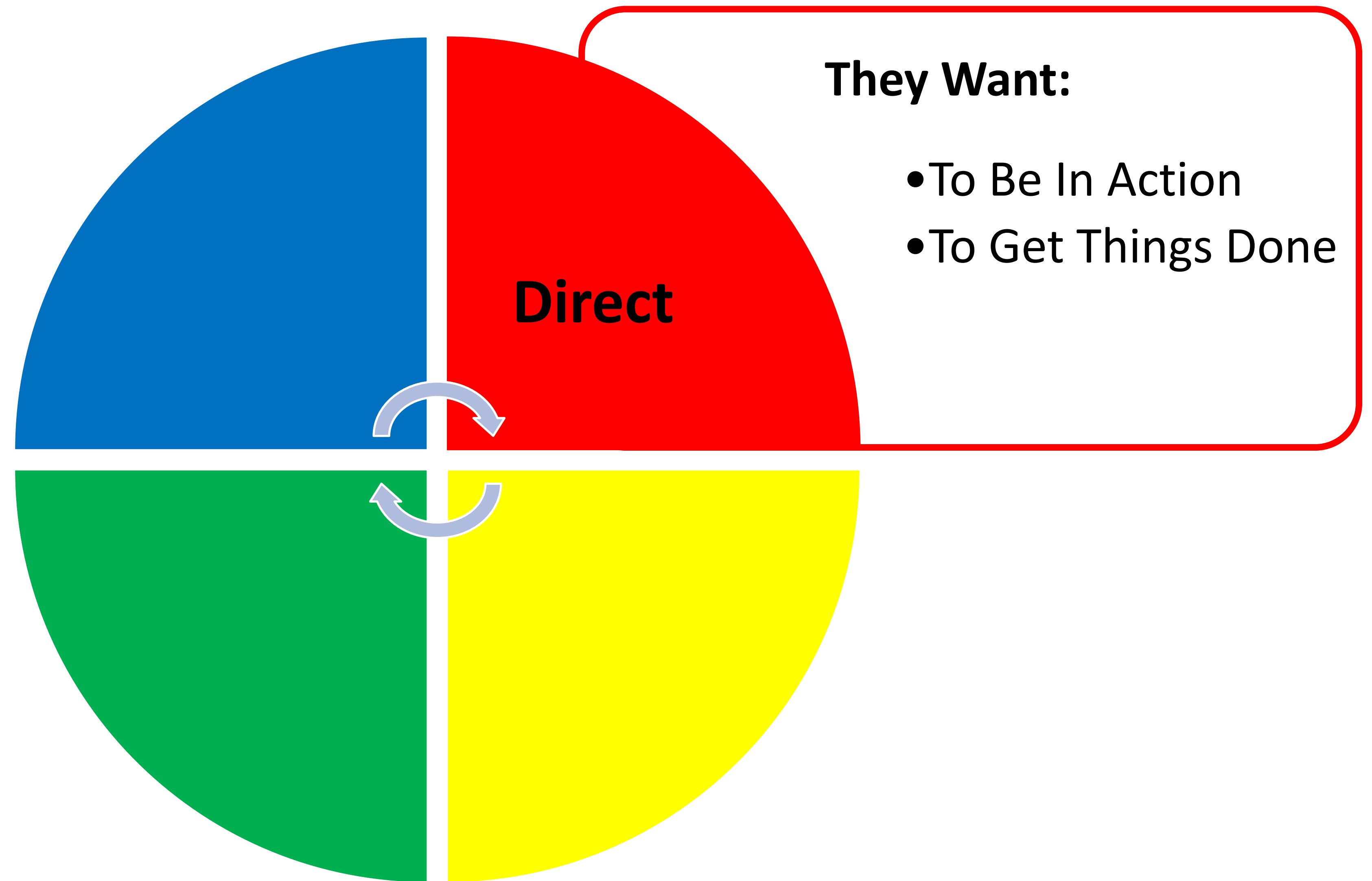
“DIRECT” DAN

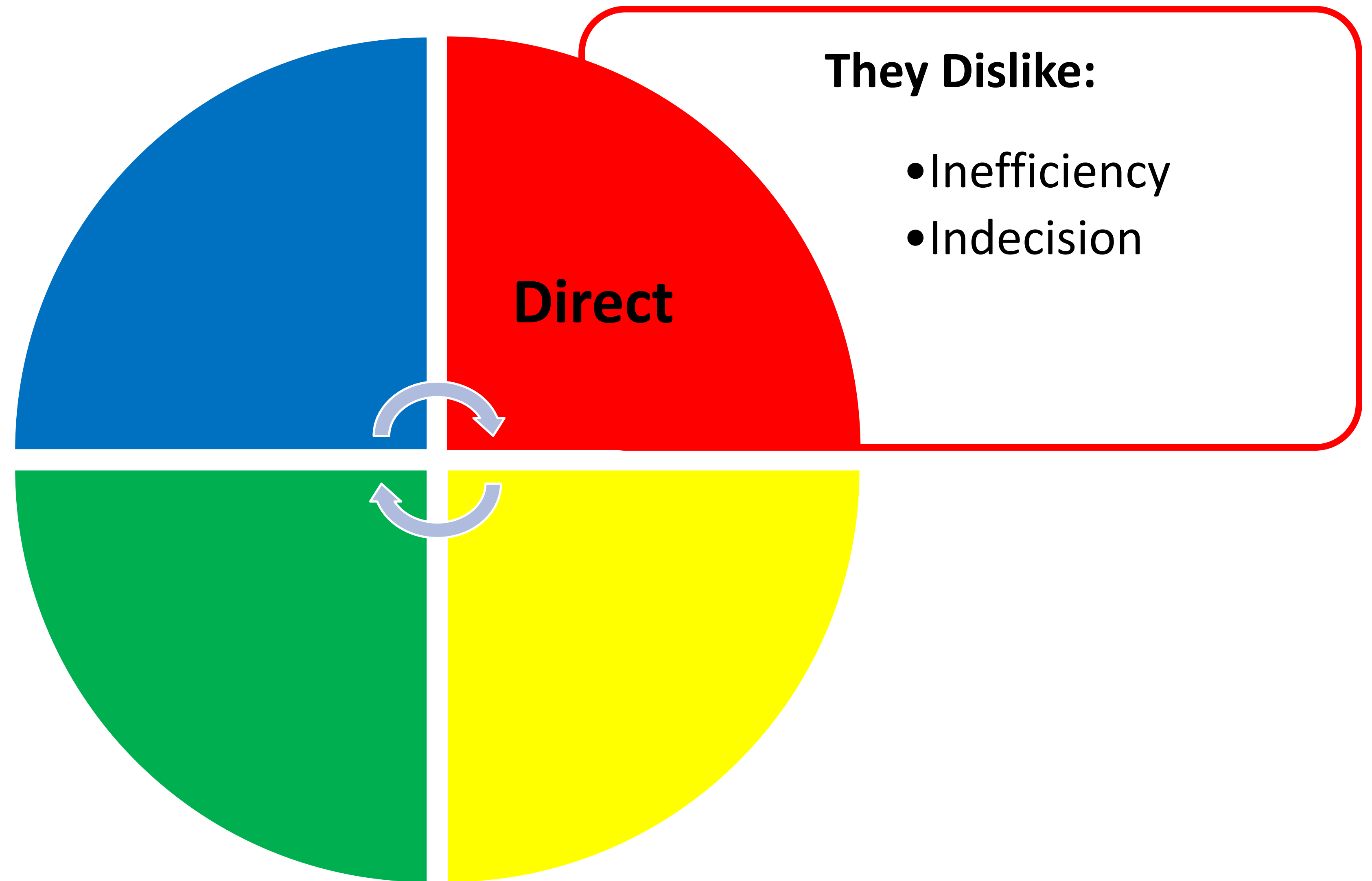


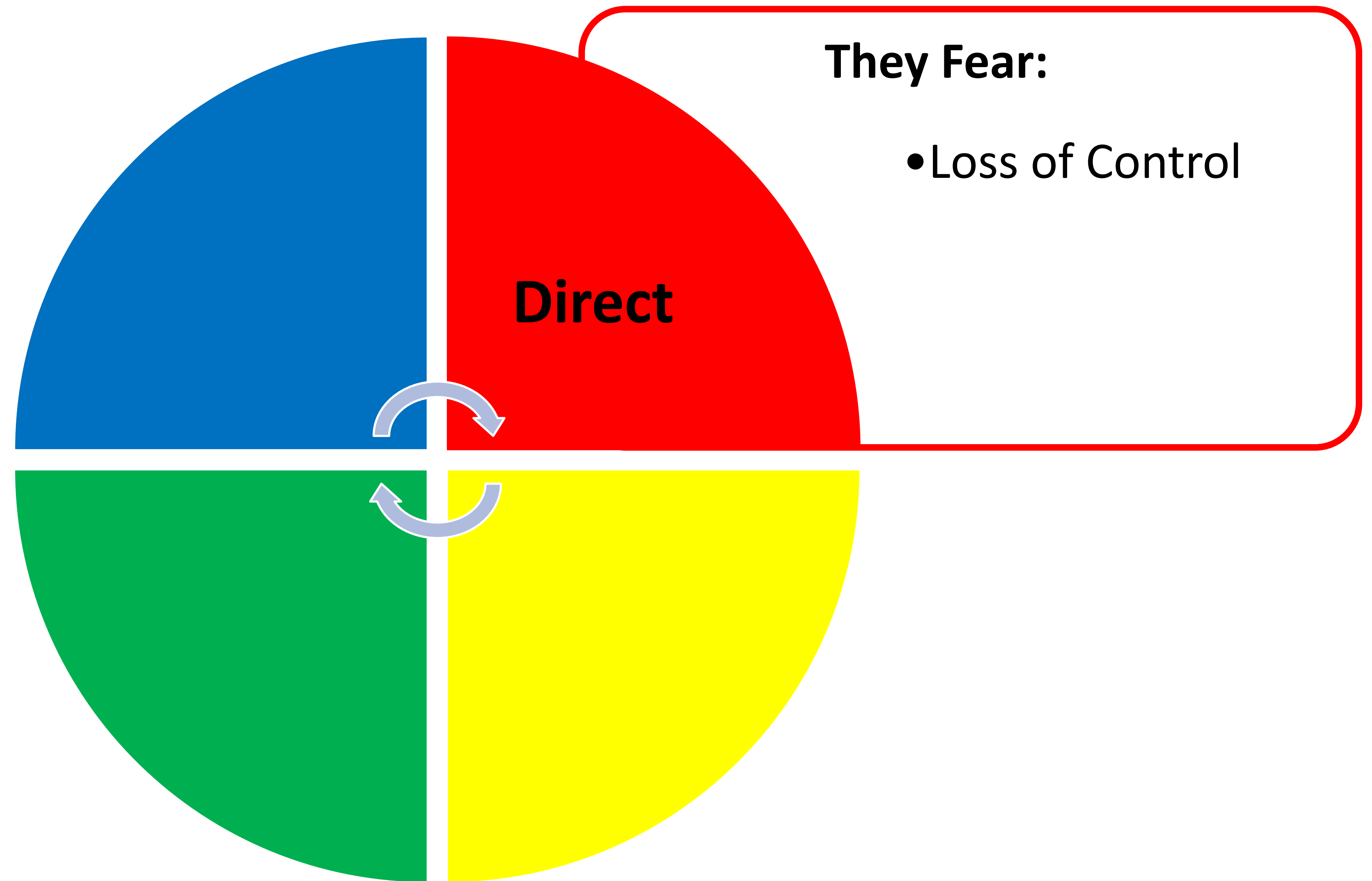


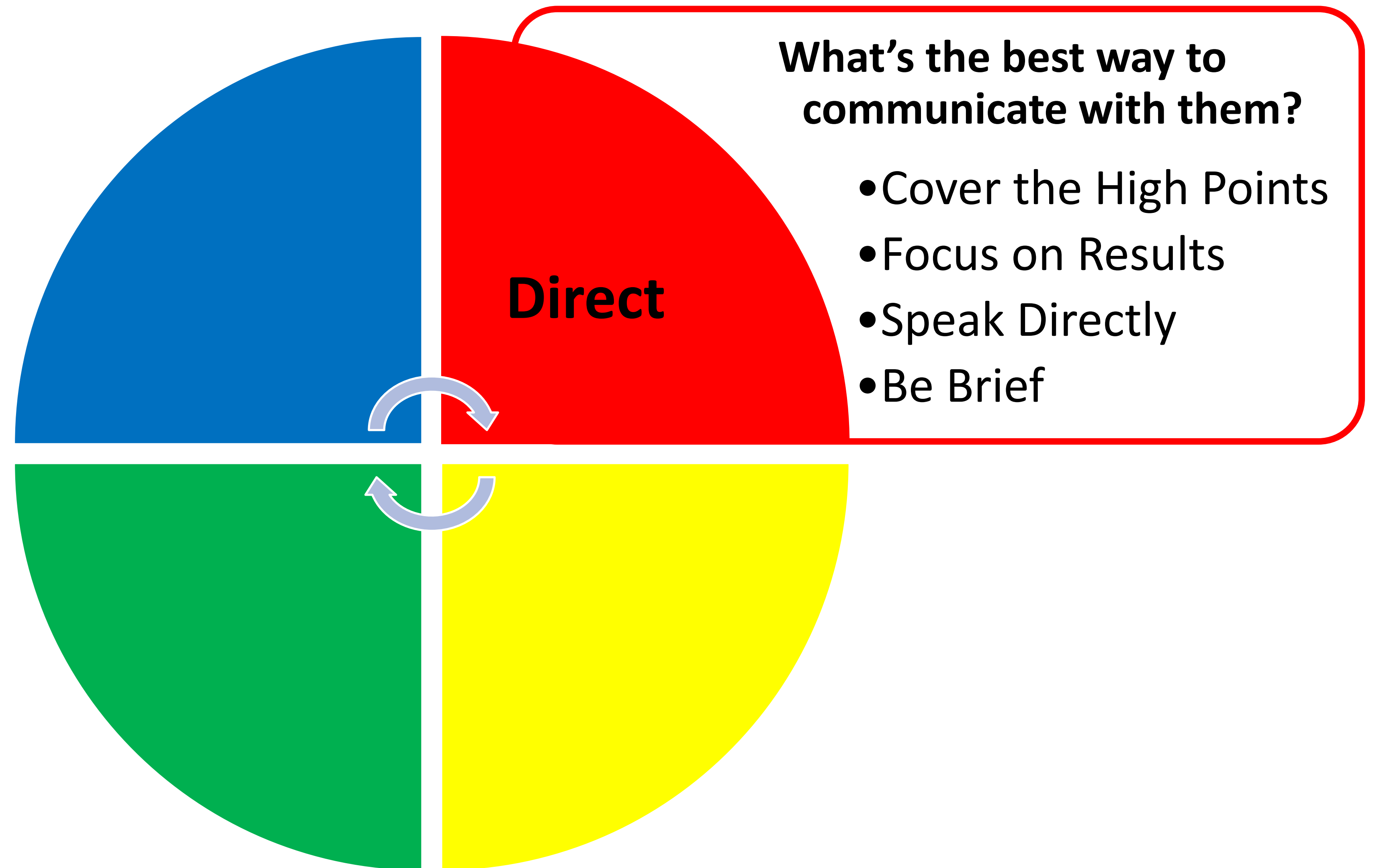










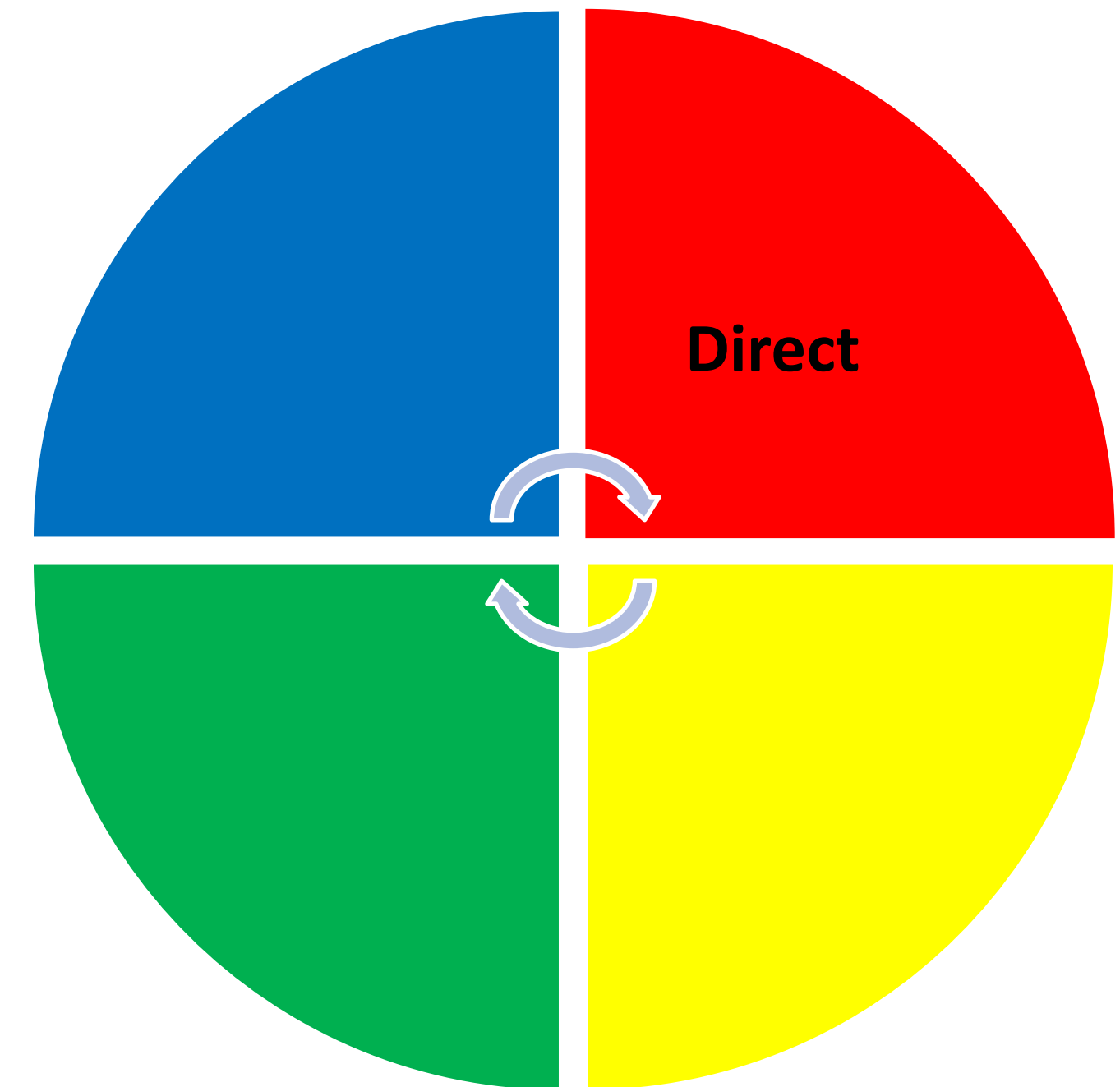


Improving Communication with the Direct Style

Direct

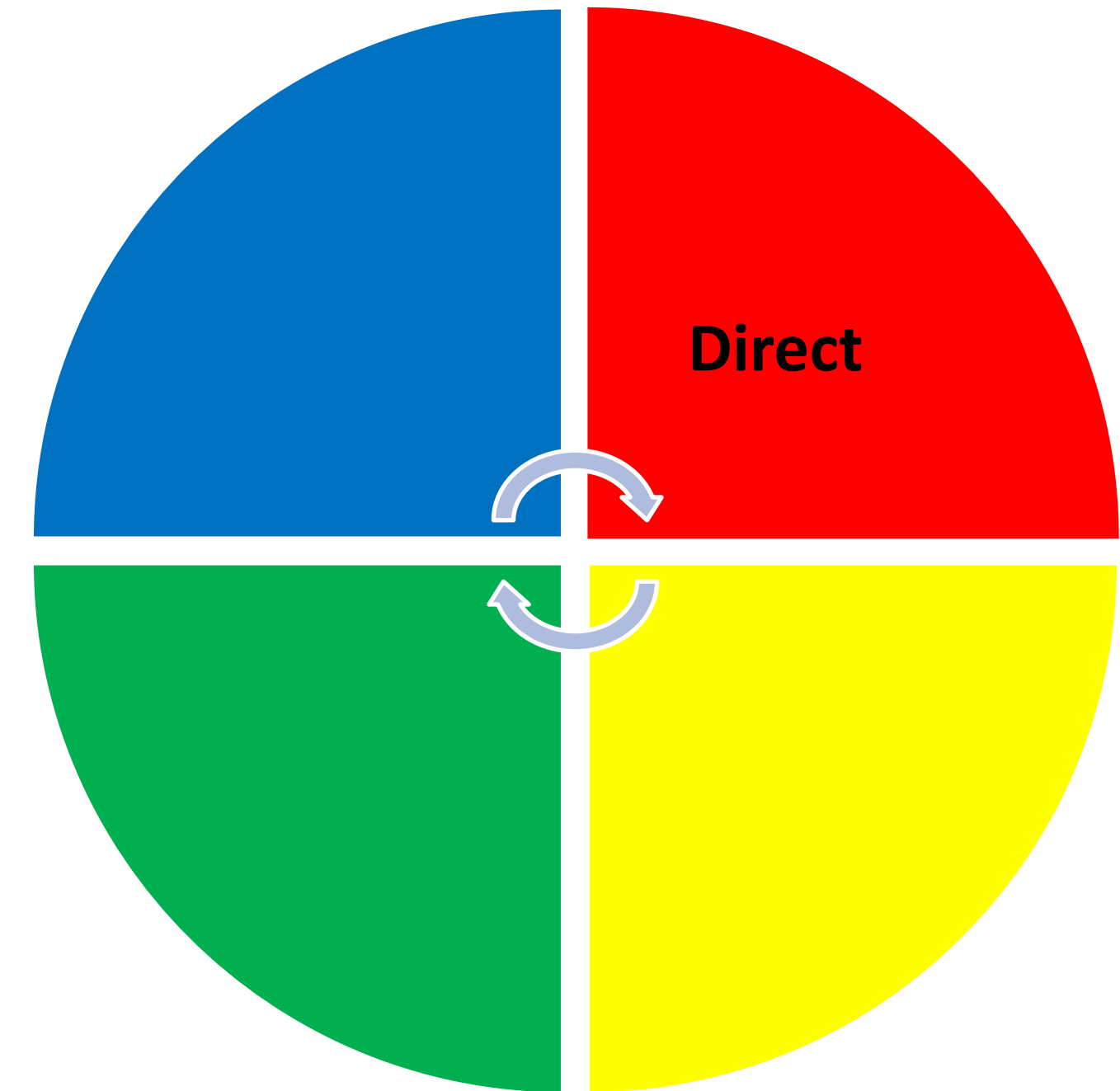


*What is one thing you personally can do to communicate more effectively with the **Direct style**?*



Effectively Communicating with the Direct Style

Direct



- ***Get to the point and be specific.***
- ***Provide options for them to choose.***
- ***Provide an overview; have facts ready only if needed.***



**What is your experience (pros & cons)
communicating with the Expressive style?**

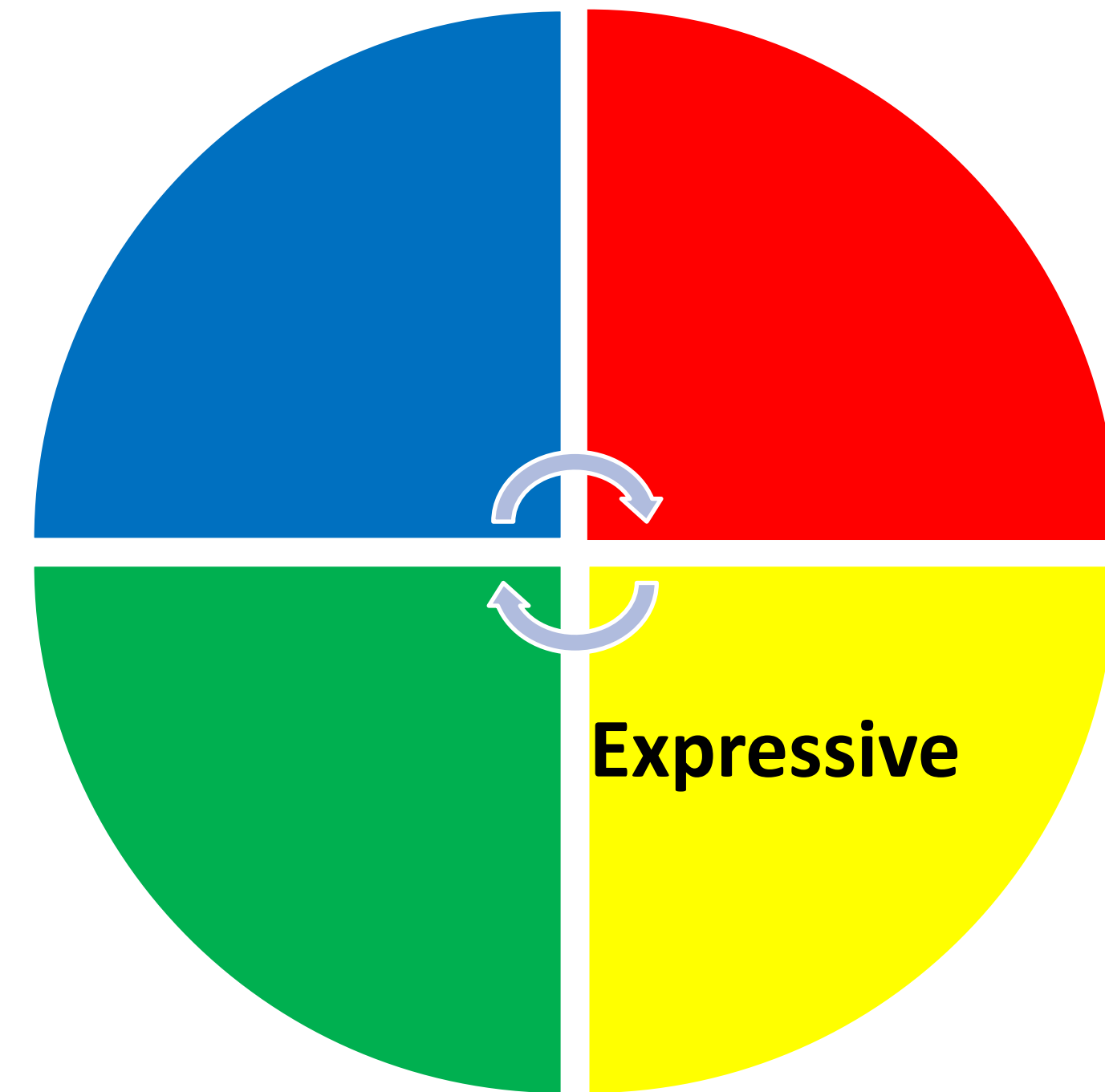
ex·pres·sive

ik'spresiv

enthusiastic and interactive

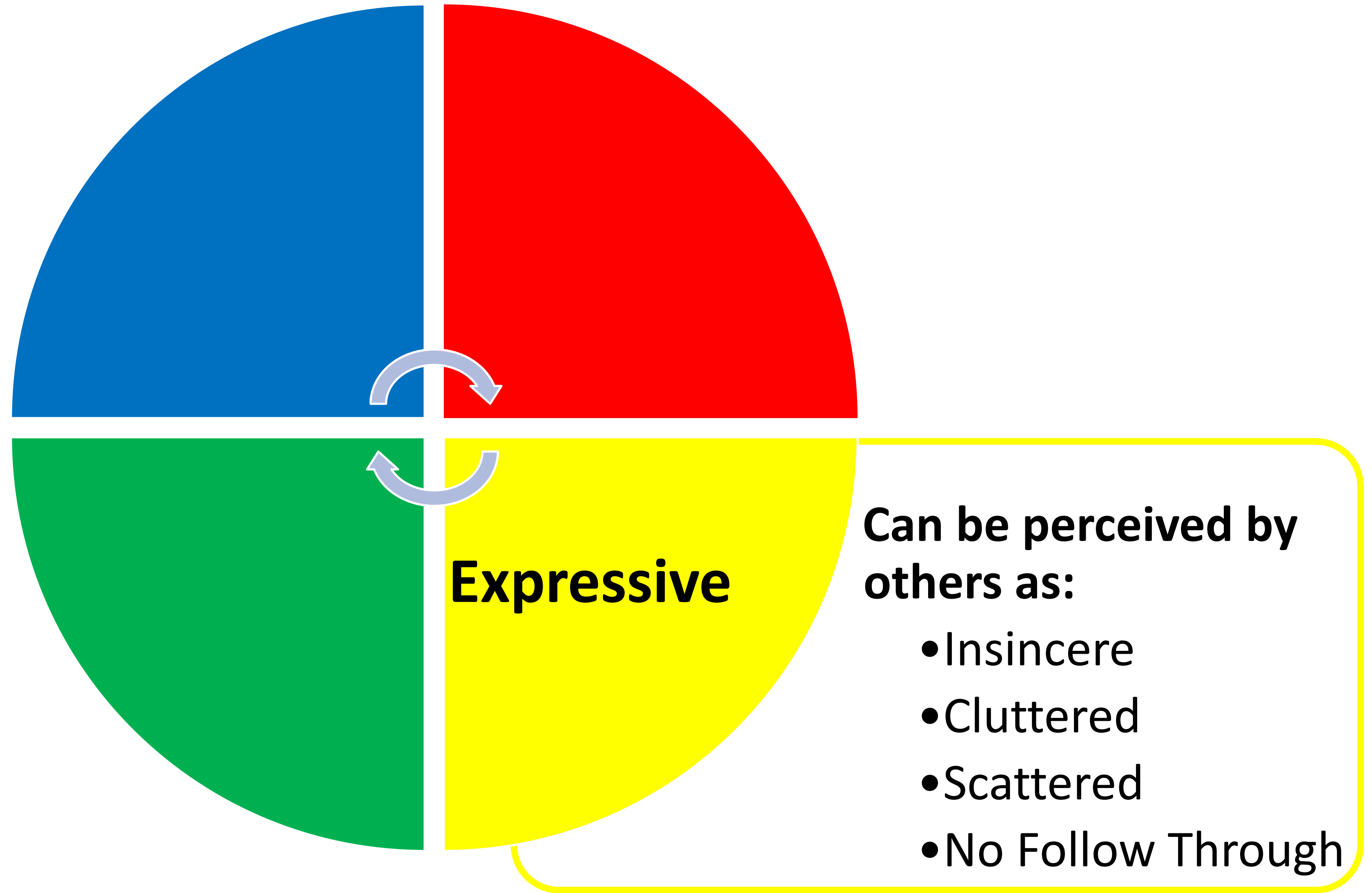
Communication Strengths:

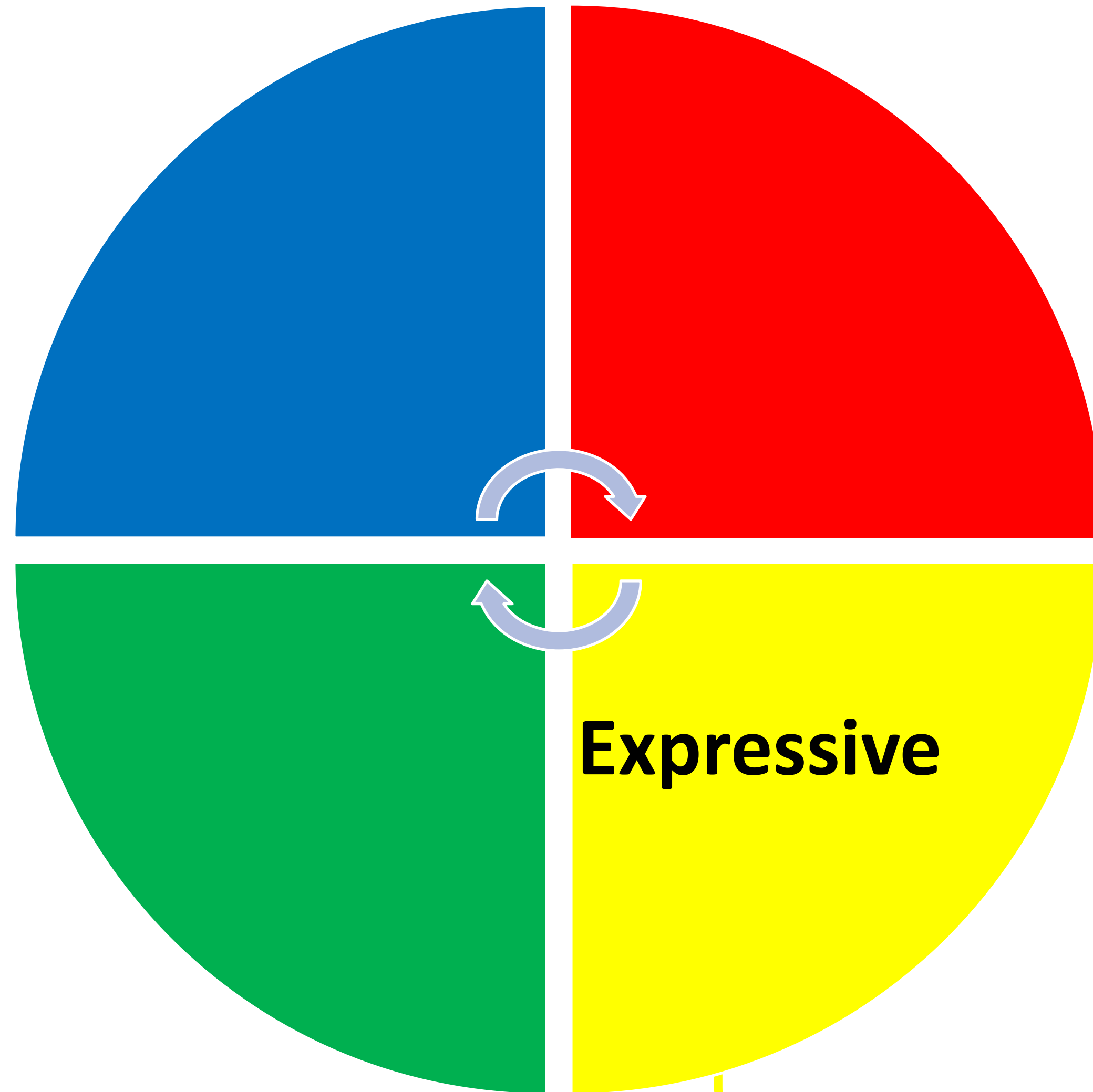
*adventuresome, inspirational, charming, outgoing, humorous, cheerful,
independent, optimistic, spontaneous, sociable, persuasive, dynamic*



“EXPRESSIVE” EAGLES FAN



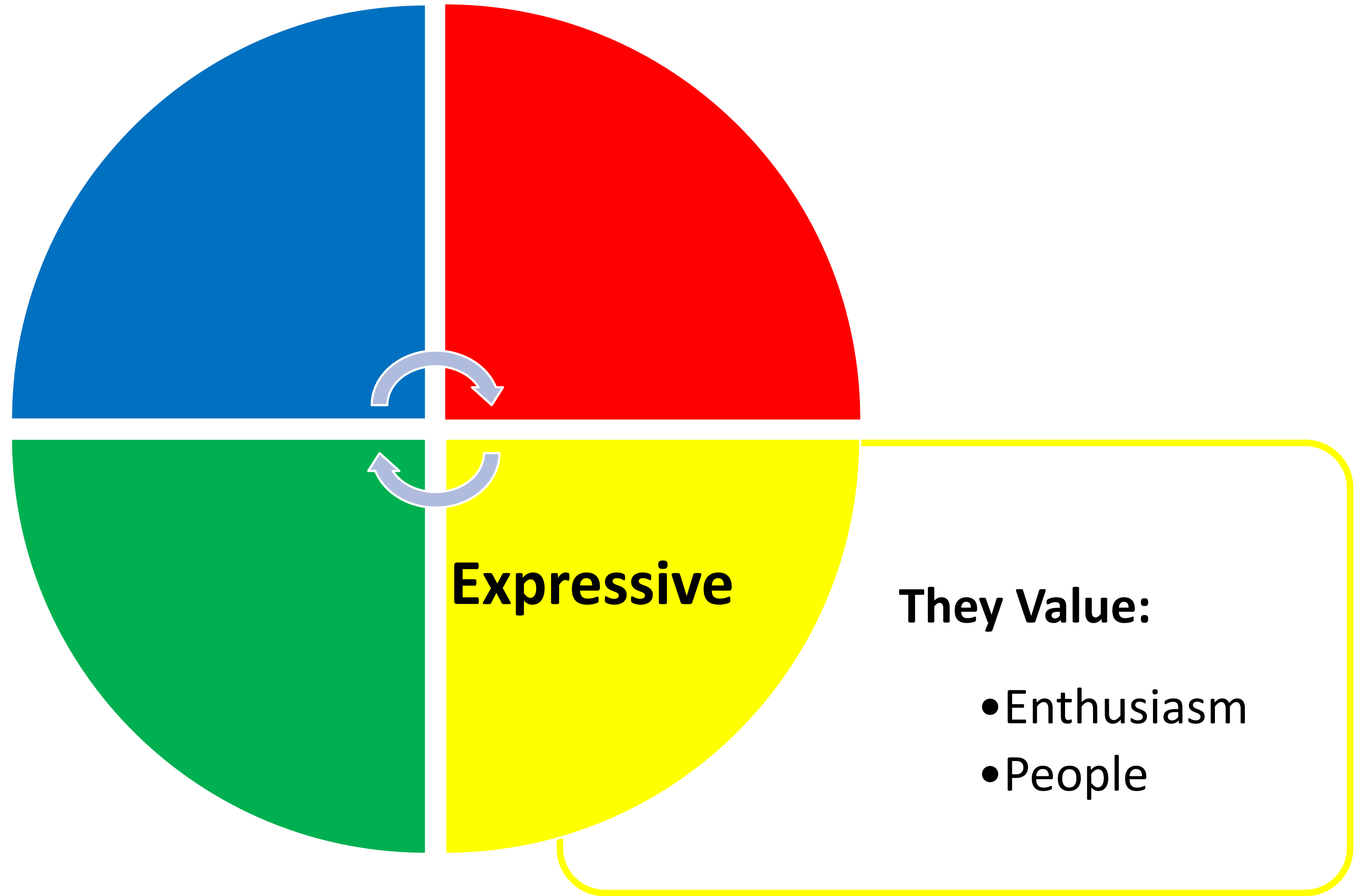


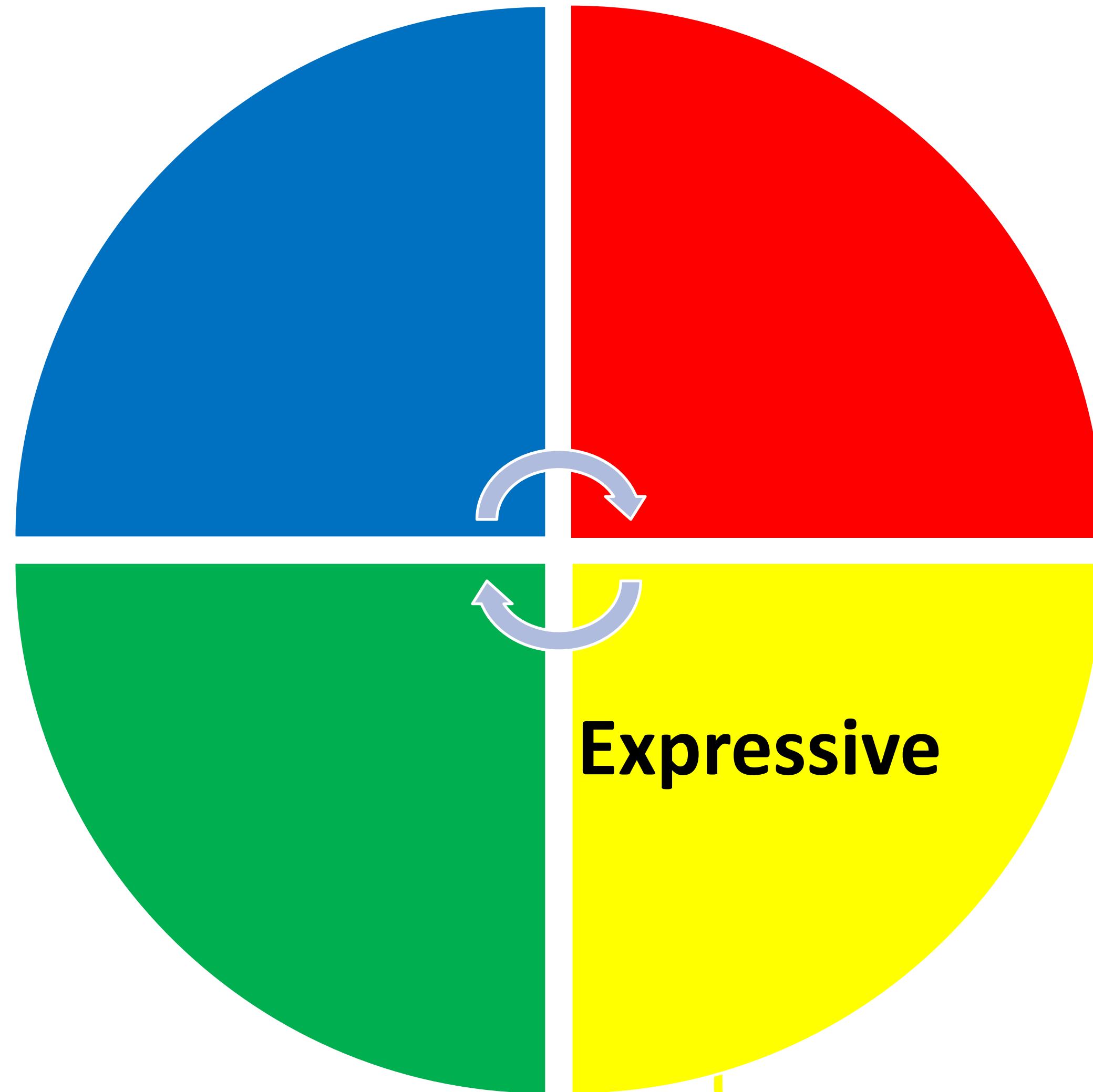


Expressive

What They Do:

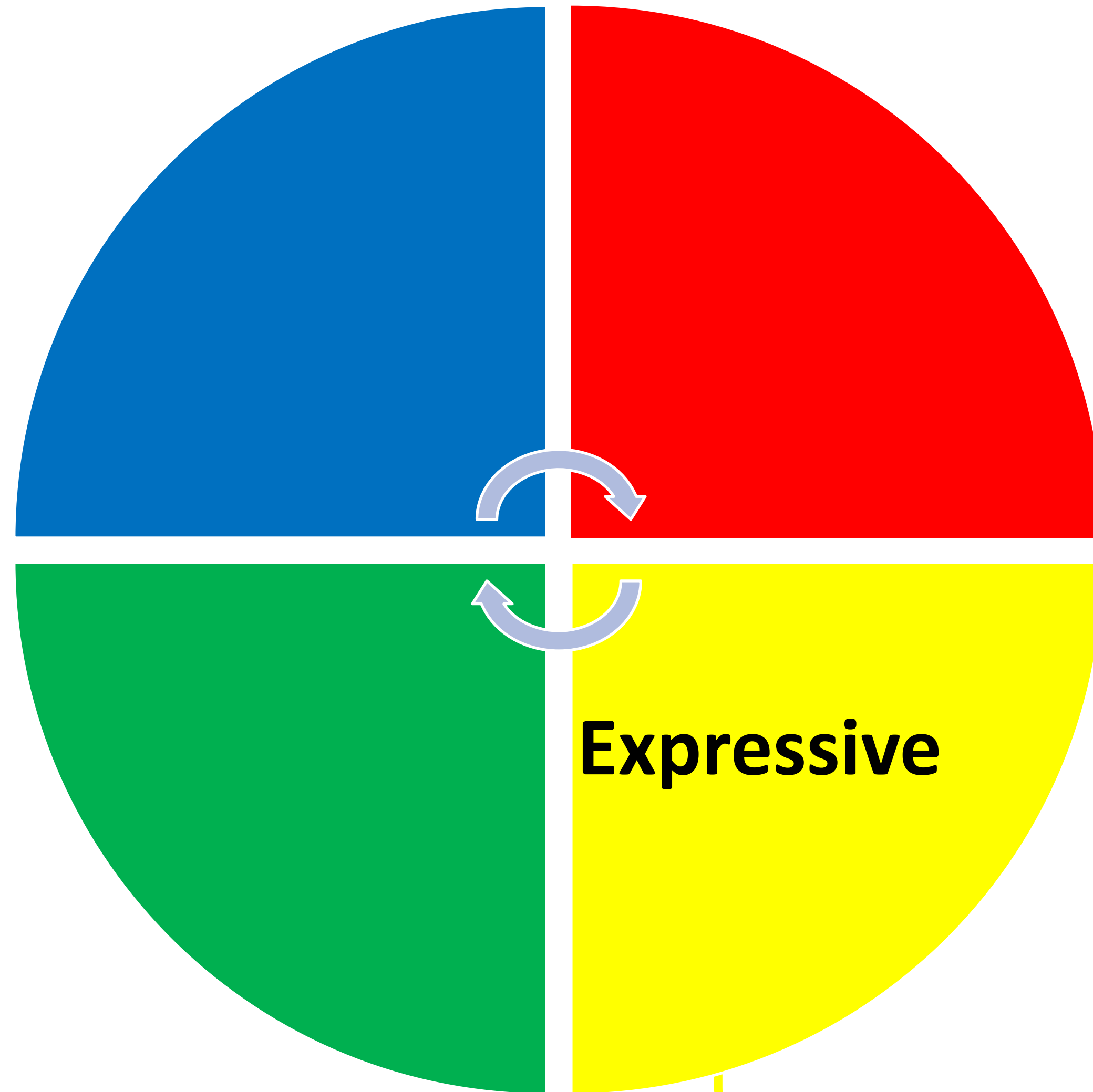
- Gesture
- Imagine
- Talk
- Risk





They Want:

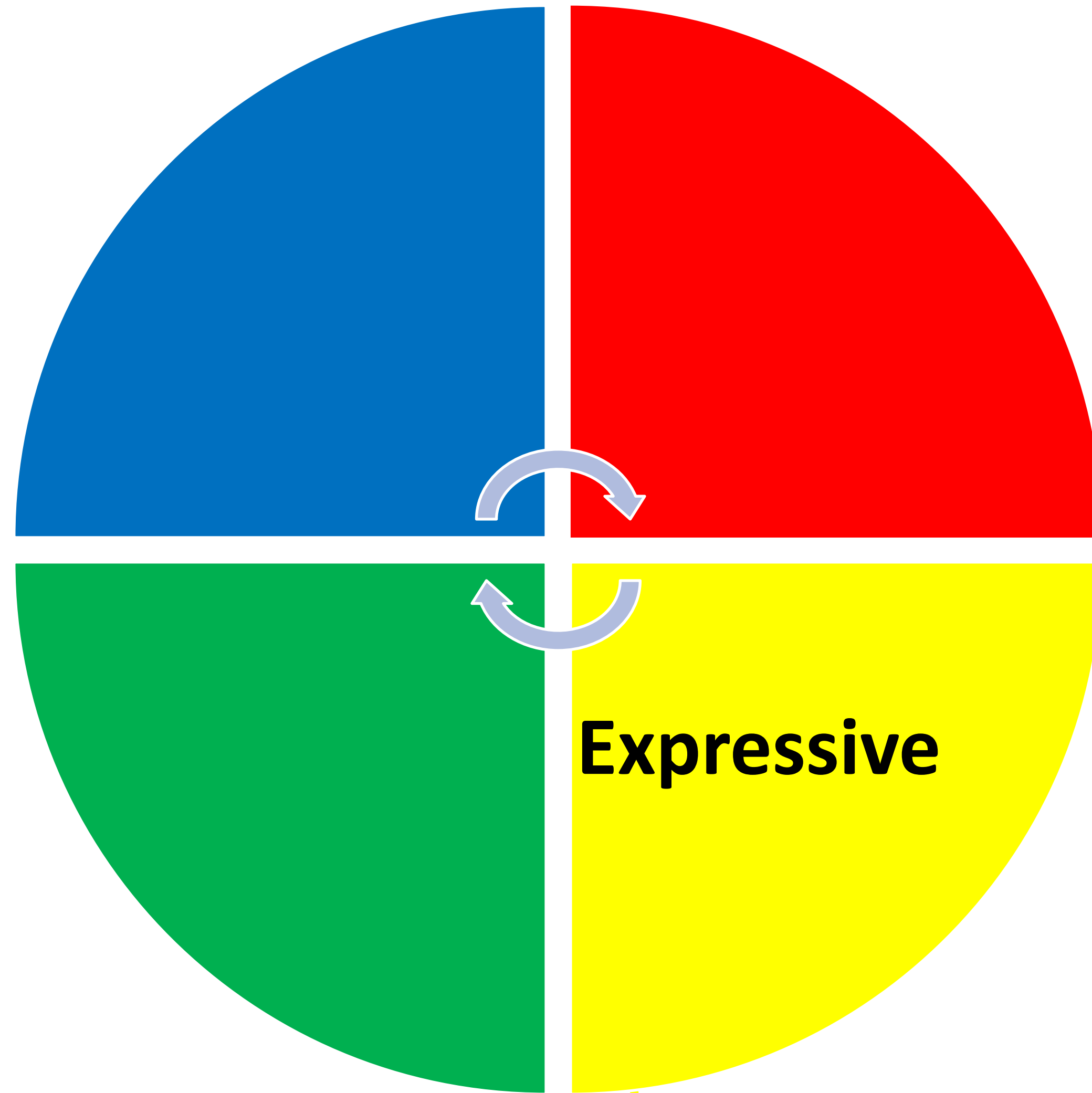
- Variety
- Flexibility



They Dislike:

- Structure
- Routine





What's the best way to communicate with them?

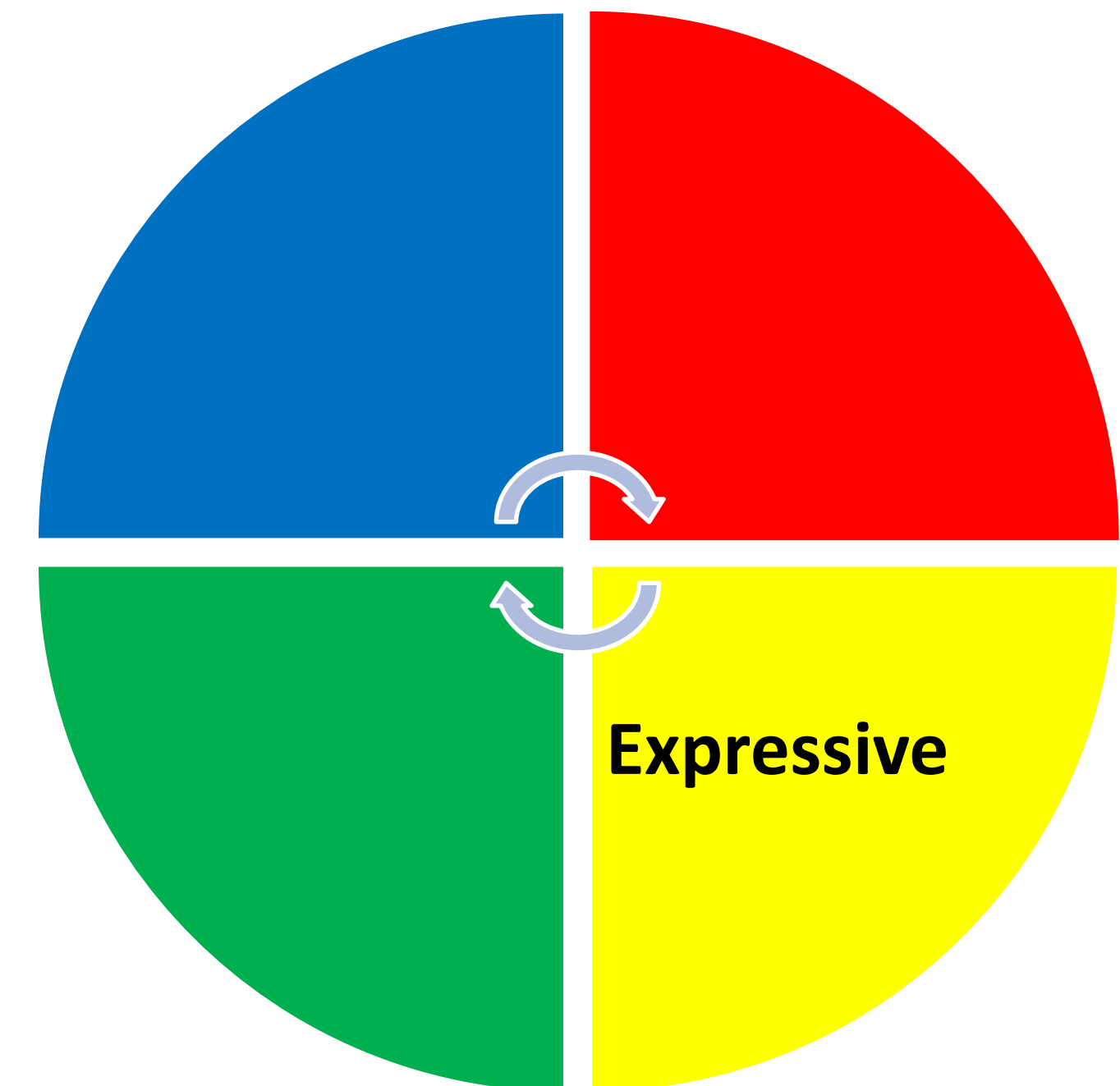
- Give Recognition
- Show Enthusiasm
- Be Talkative
- Be Open

Improving Communication with the Expressive Style

Expressive

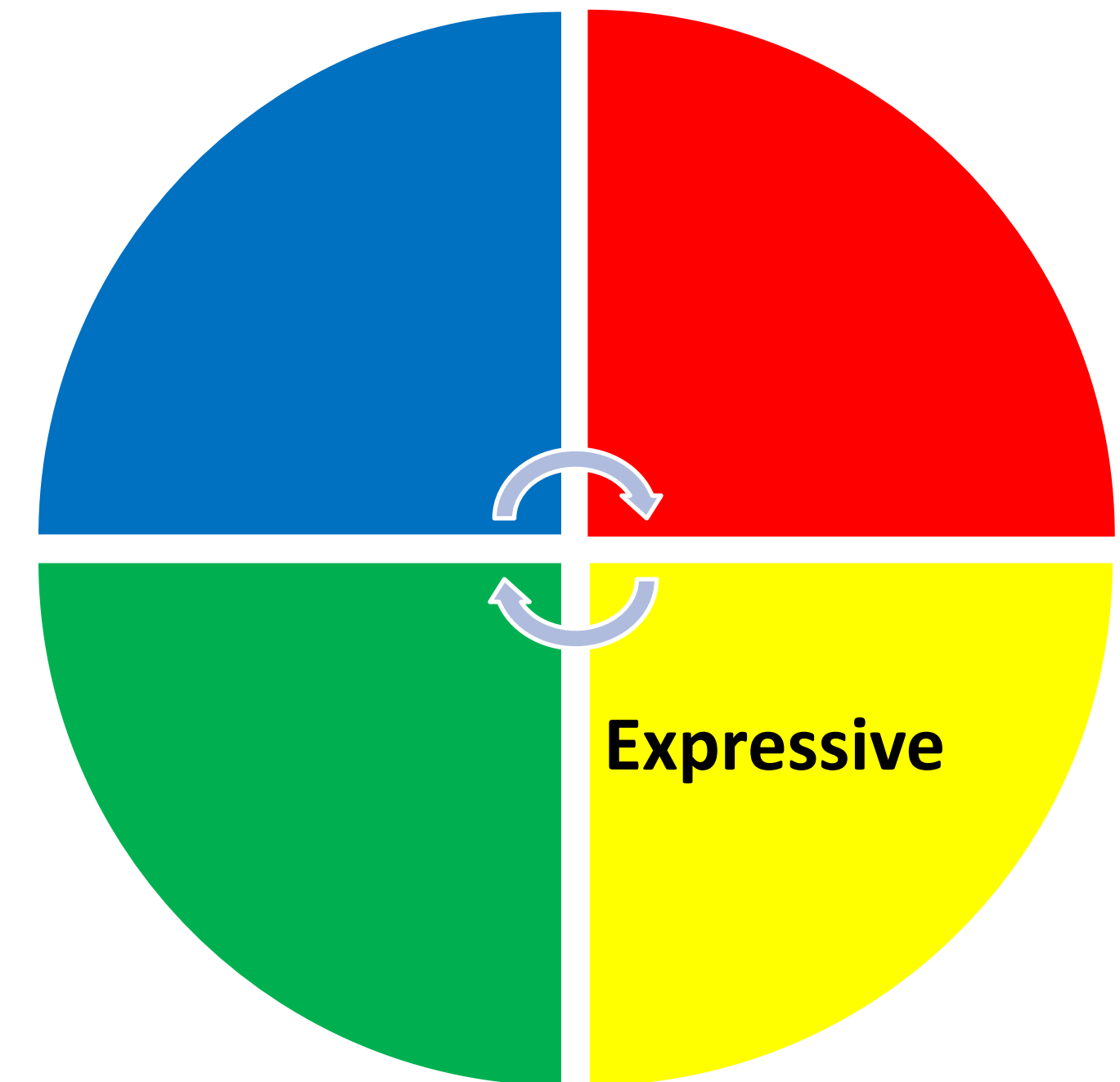


*What is one thing that you personally can do to communicate more effectively with the **Expressive style**?*



Effectively Communicating with the Expressive Style

Expressive



- *Ask questions to draw out their ideas and opinions.*
- *Avoid asking about details; focus on the big picture.*
- *Make your communication stimulating and exciting.*



a·mi·a·ble

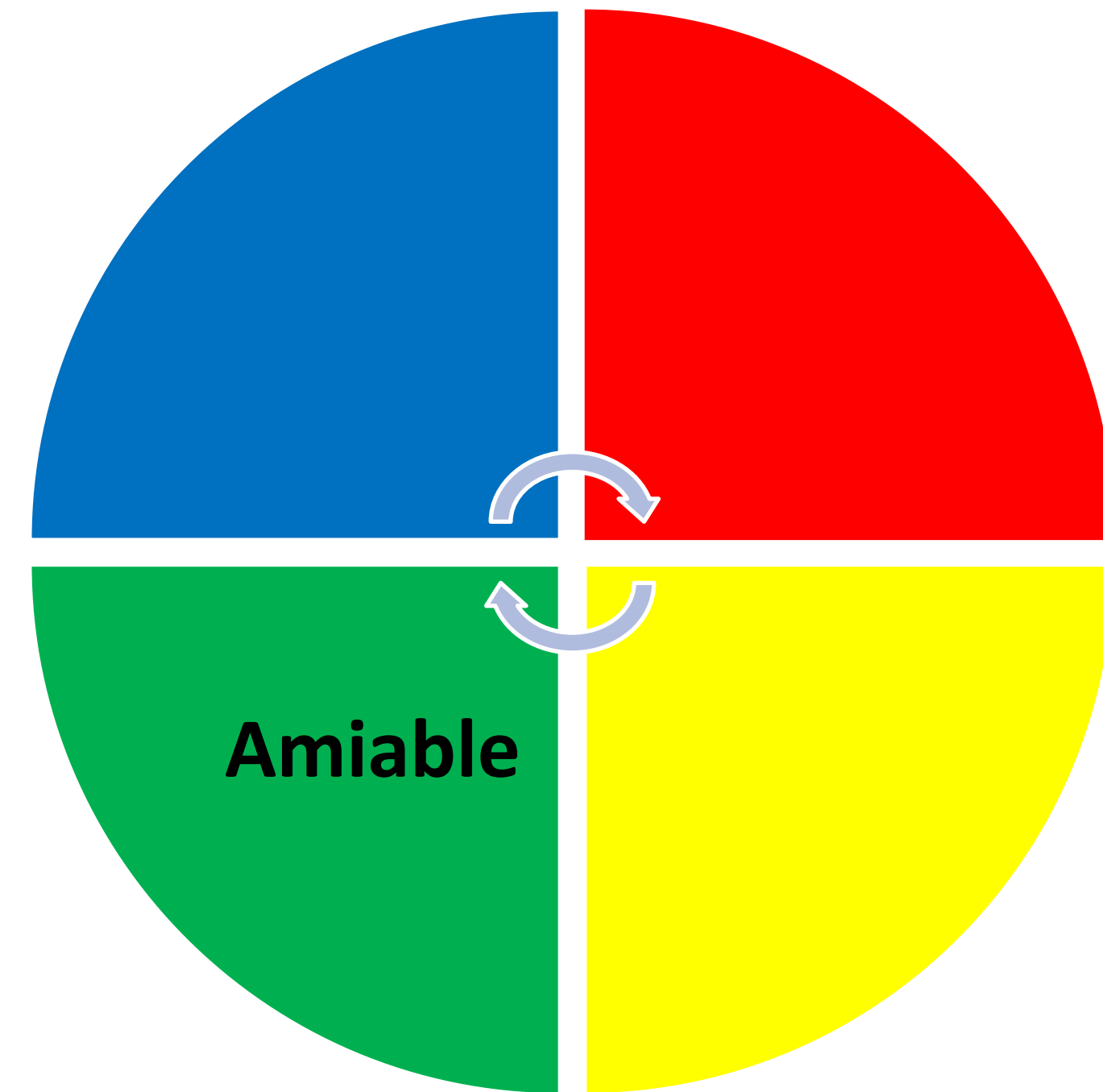
Āmēəbəl

compassionate and sincere

Communication Strengths:

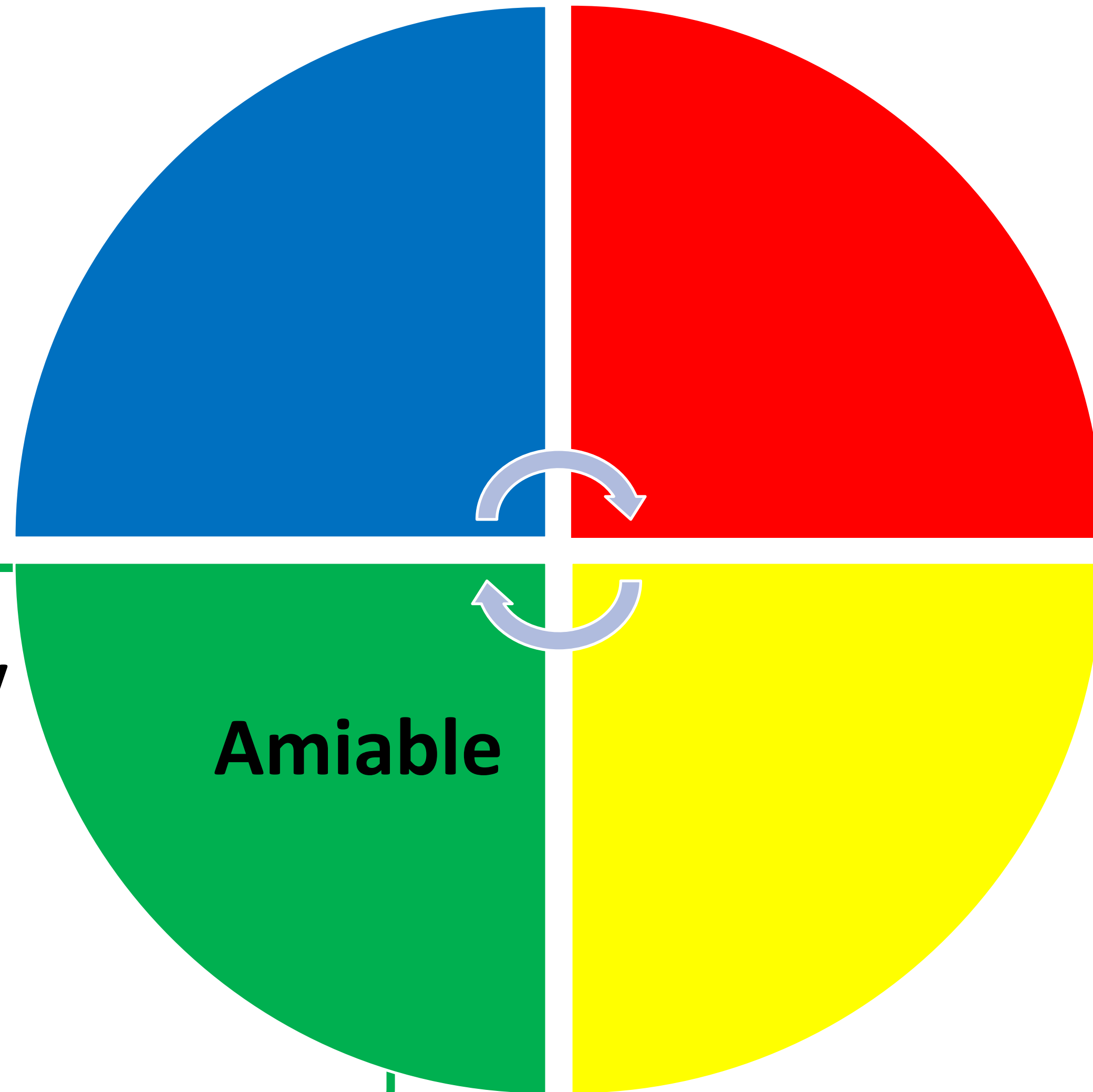
supportive, cordial, agreeable, accepting, encouraging, personable, thoughtful, sensitive, tolerant, considerate, caring, patient

What is your experience (pros & cons) communicating with the Amiable style?



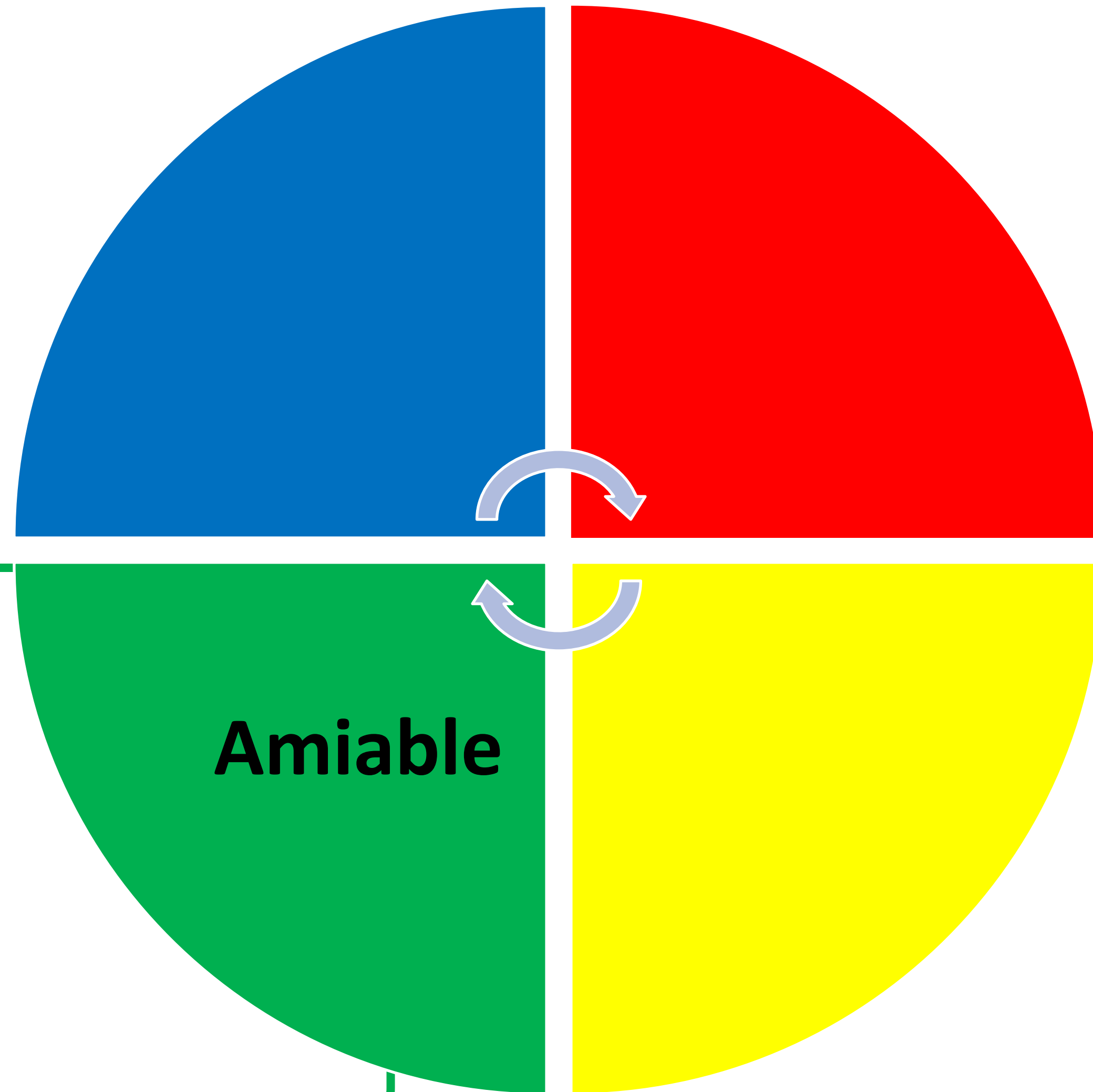
“AMIAABLE” EMMA





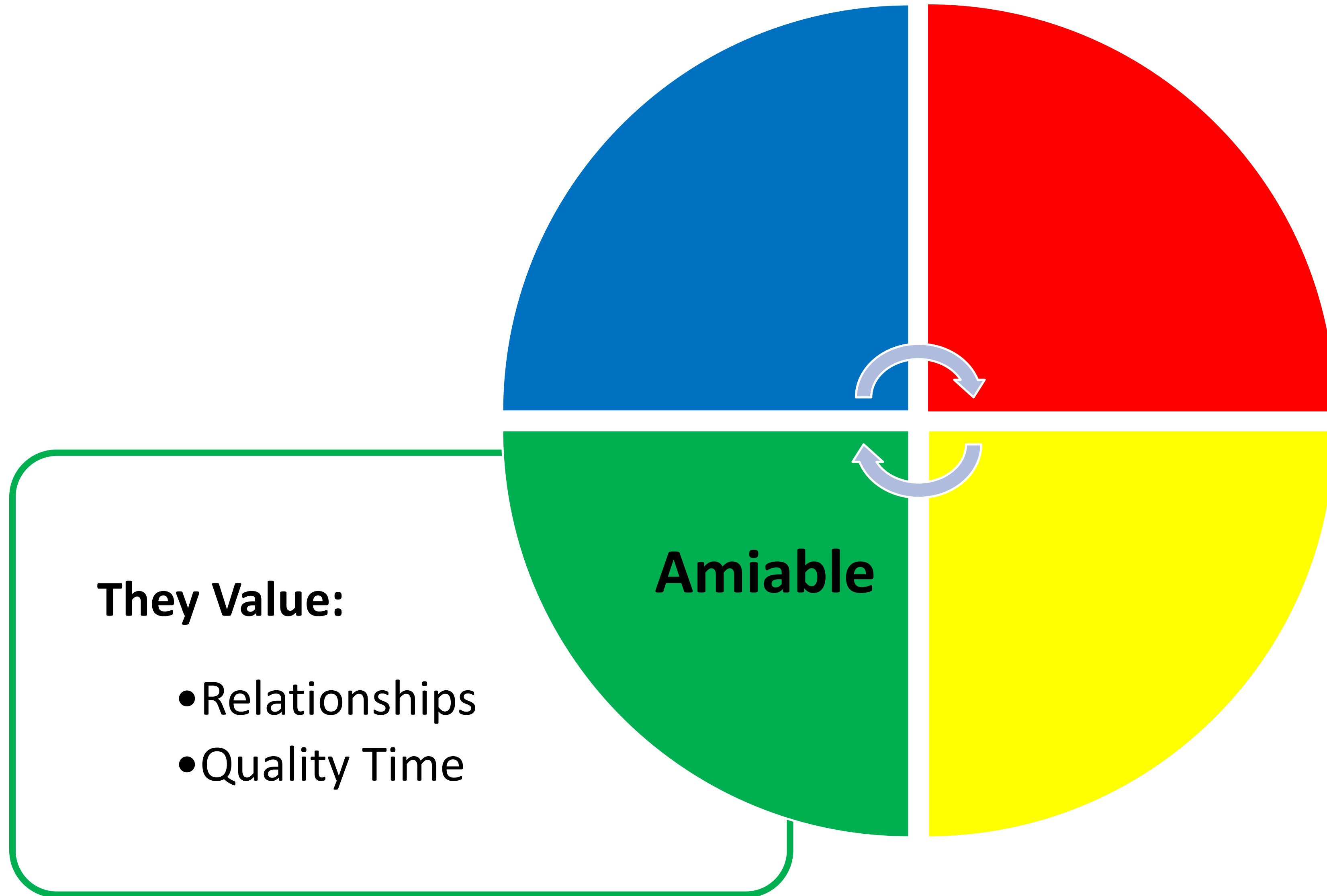
Can be perceived by others as:

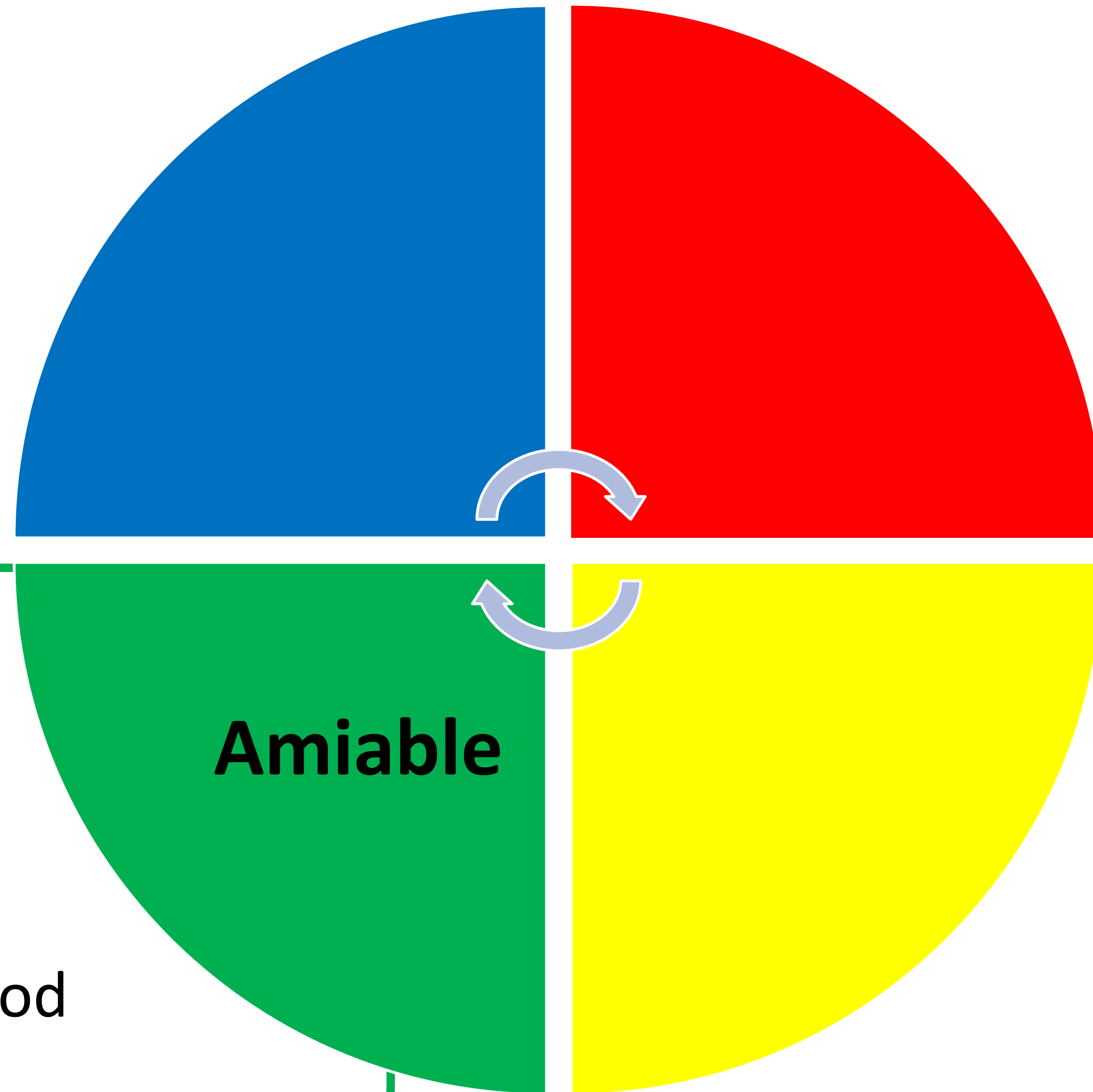
- Weak
- Wishy-washy
- Smothering
- Too accepting



What They Do:

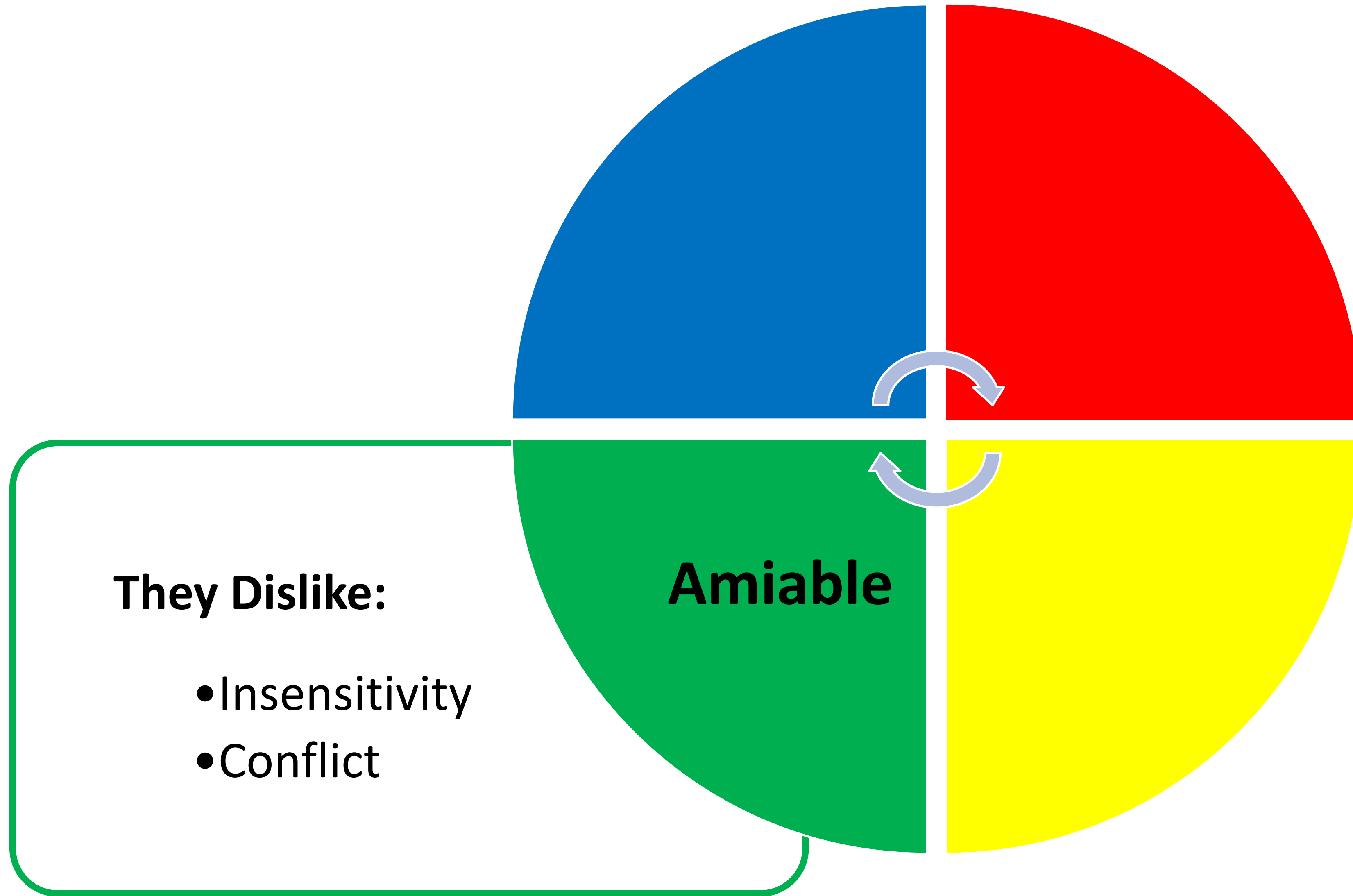
- Listen
- Empathize
- Take Time
- Feel

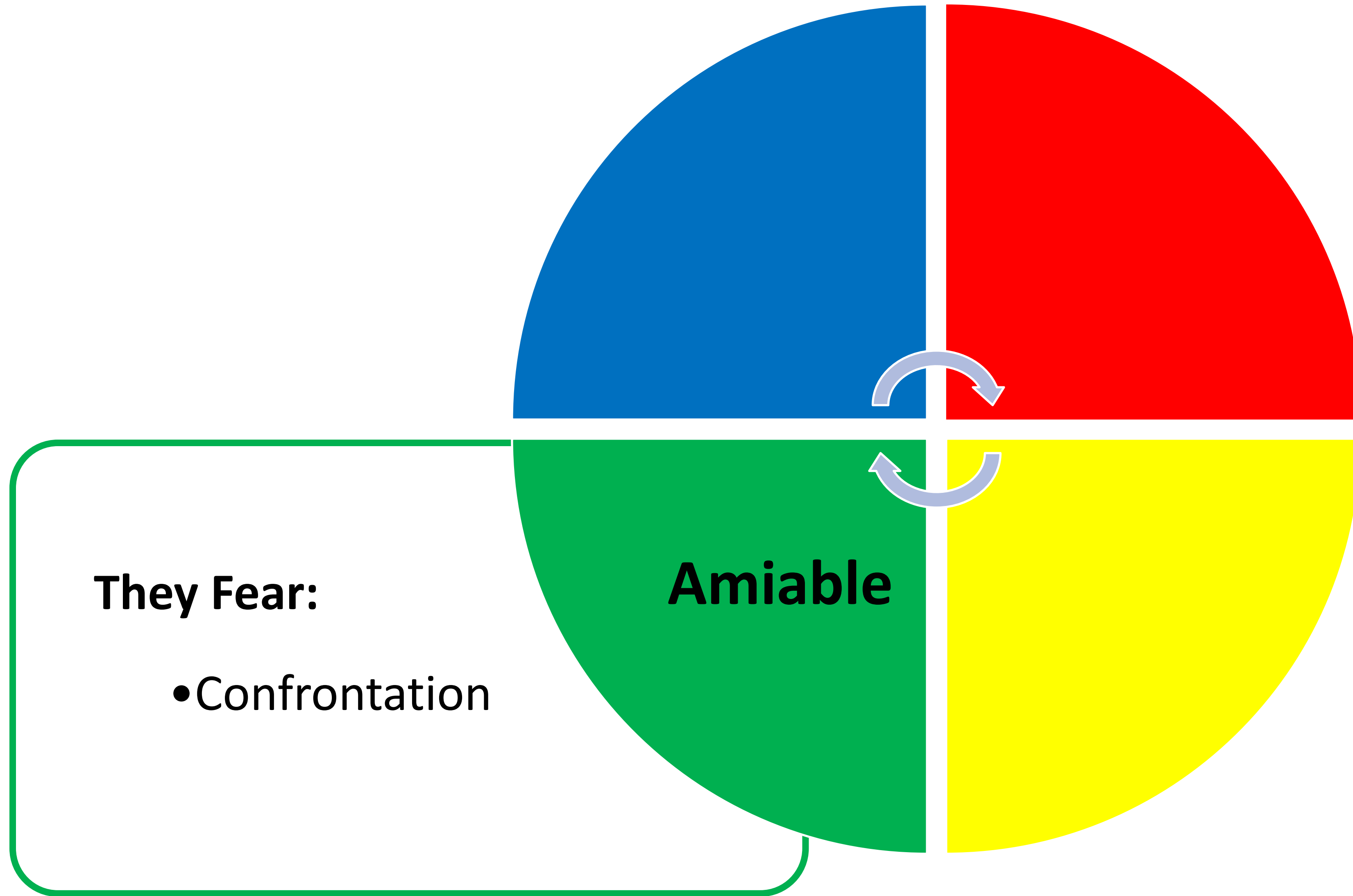




They Want:

- To Be Liked
- To Be Understood

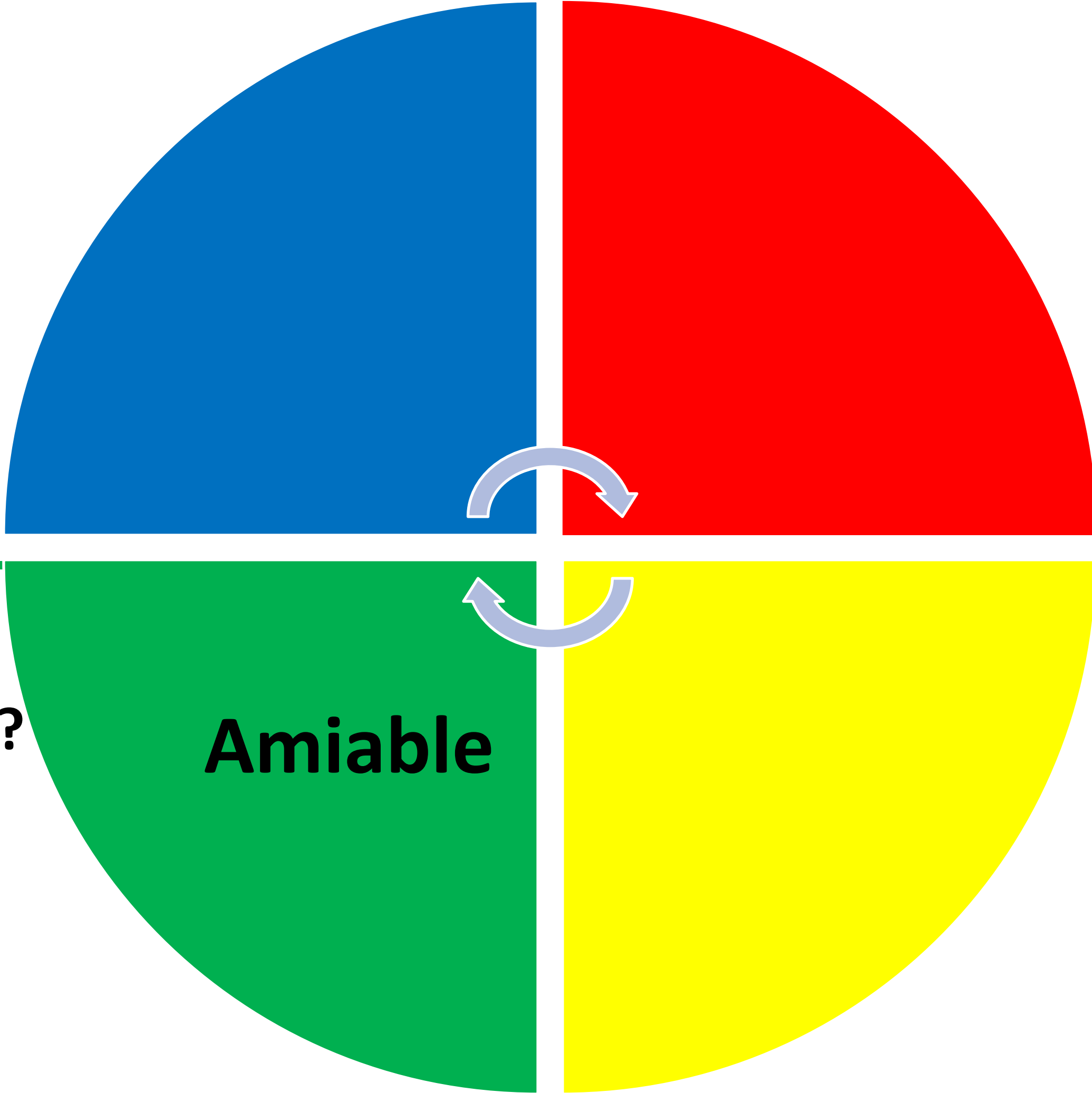




What's the best way to communicate with them?

- Be Present
- Be Curious
- Be Patient
- Relaxed Pace

Amiable

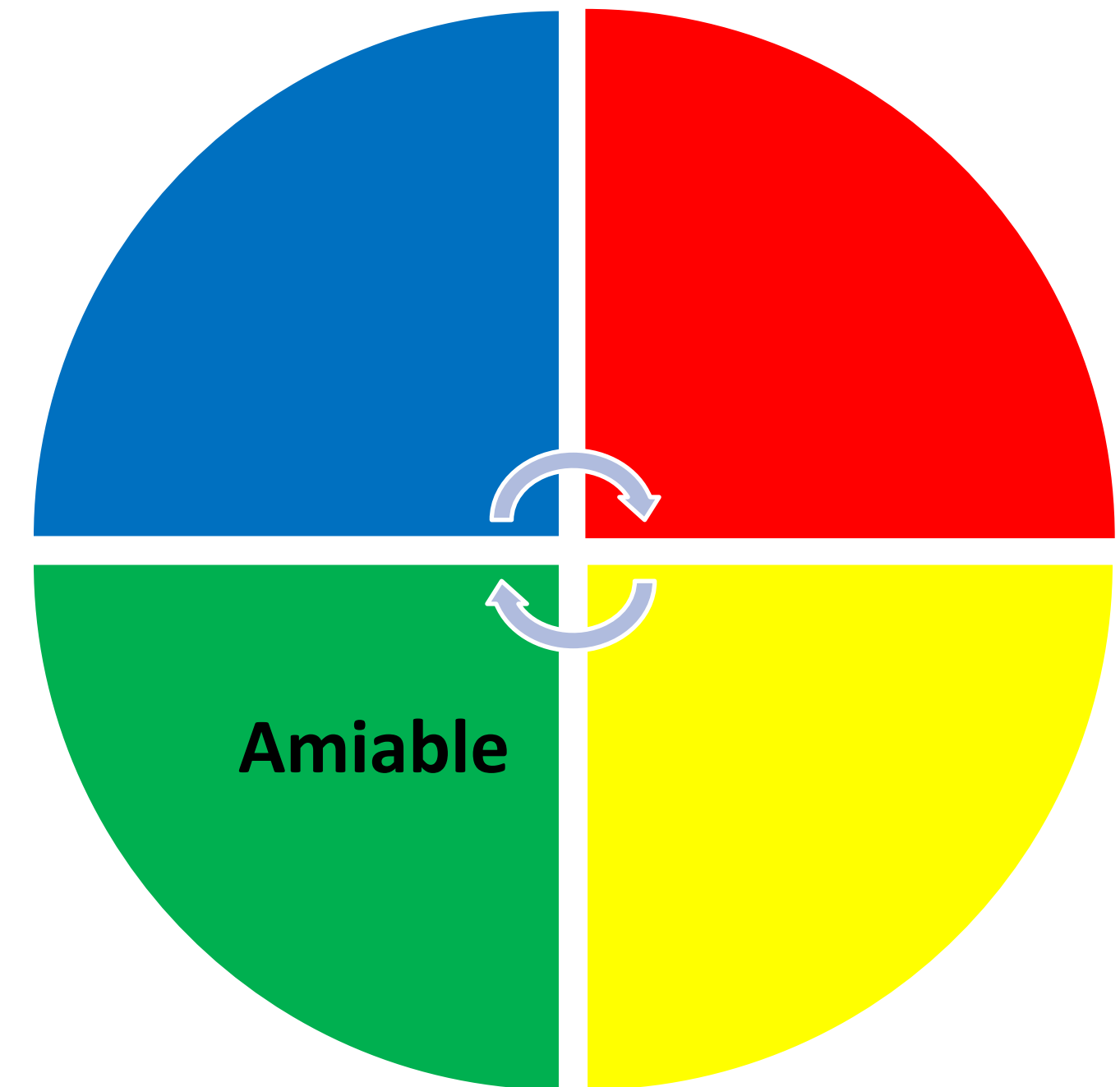


Improving Communication with the Amiable Style

Amiable

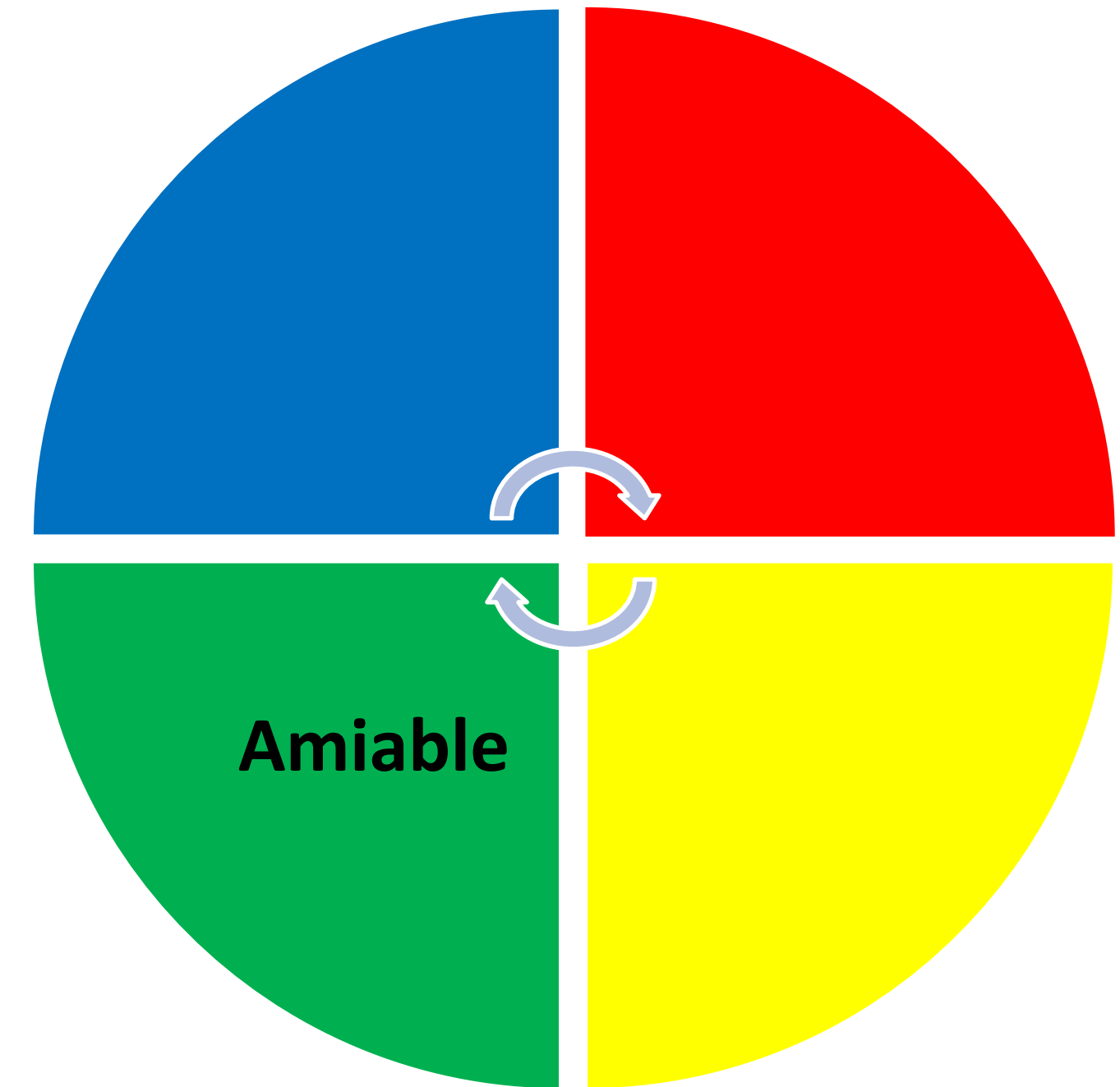


*What is one thing that you personally can do to communicate more effectively with the **Amiable** style?*



Effectively Communicating with the Amiable Style

Amiable



- ***Be cooperative, not pushy.***
- ***Patiently and gently explore areas of disagreement.***
- ***Spend time establishing a relationship before the tasks.***



**What is your experience (pros & cons)
communicating with the Analytical style?**

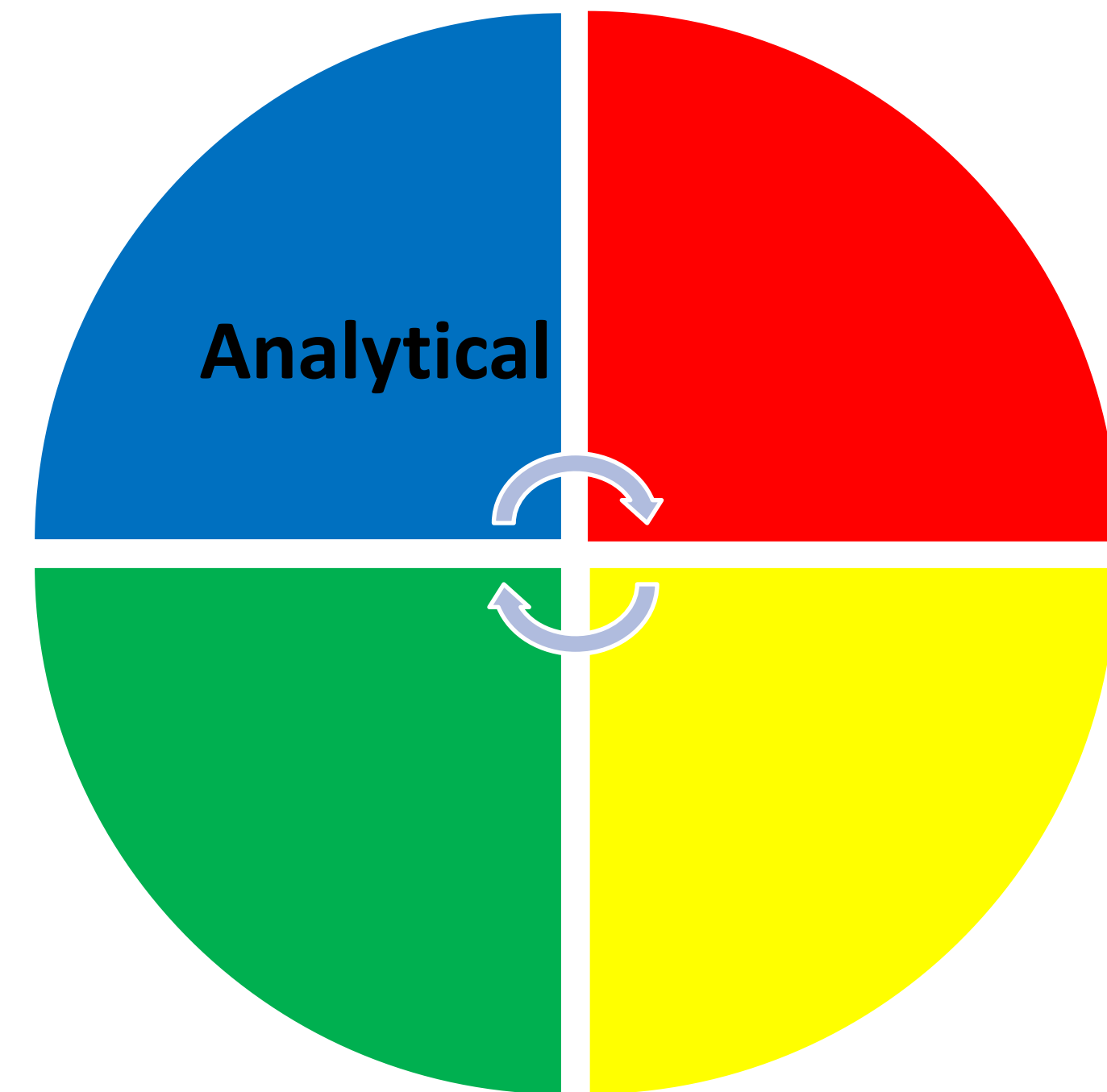
an·a·lyt·i·cal

an'itikəl

conscientious and specific

Communication Strengths:

*systematic, logical, scientific, methodical, meticulous, diagnostic,
cautious, detailed, deliberate, precise, thorough, accurate, conservative*





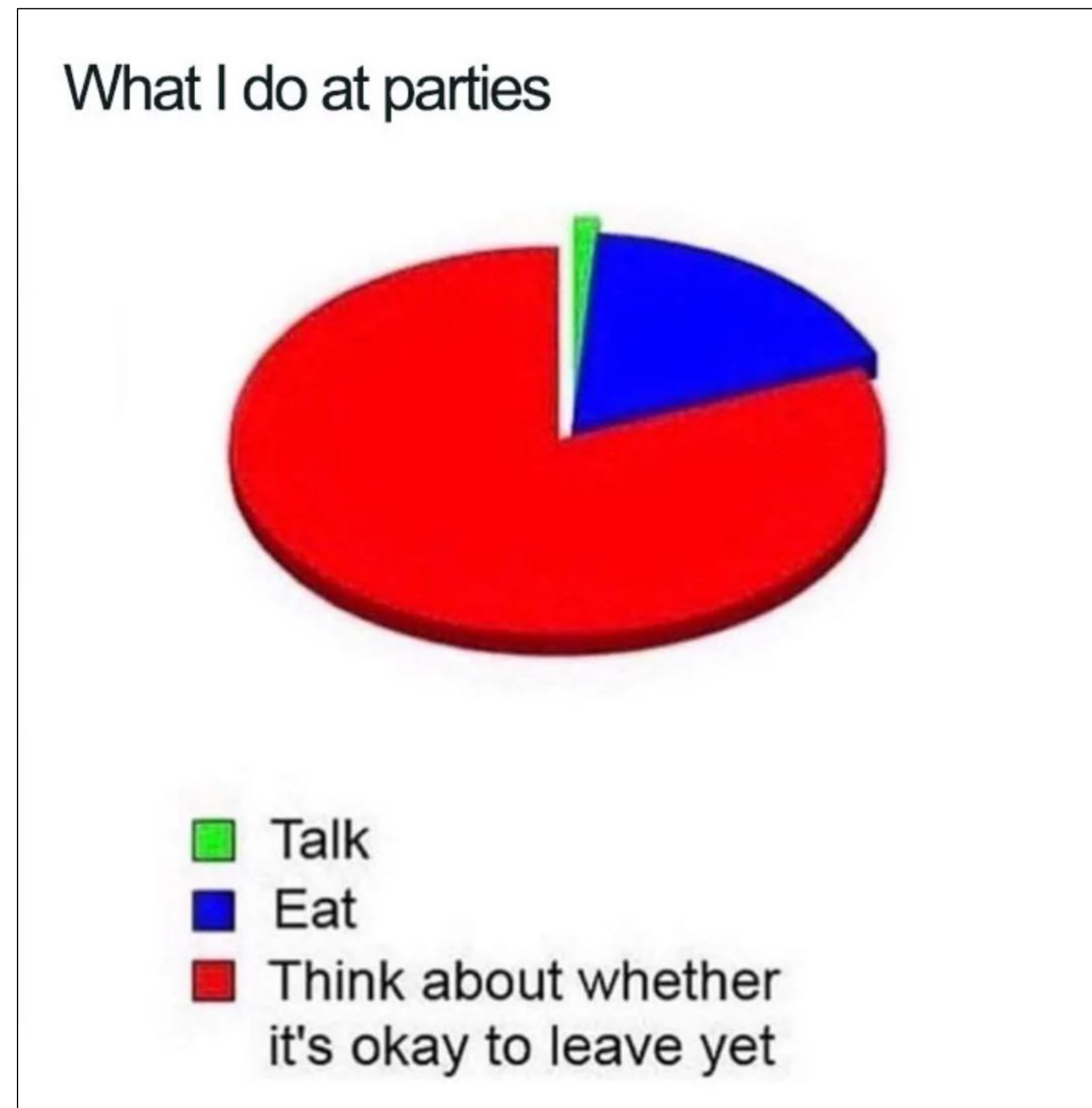
an·a·lyt·i·cal

an'itikəl

conscientious and specific

Communication Strengths:

systematic, logical, scientific, methodical, meticulous, diagnostic, cautious, detailed, deliberate, precise, thorough, accurate, conservative



“ANALYTICAL” TAUREAN PRINCE

LIVE

Men's 1st Round South Region

	6 ARIZ	25-8
	11 WICH	25-8
PROVIDENCE, RI - 9:20 ET		

	3 MIA	25-7
	14 BUFF	20-14
PROVIDENCE, RI - 6:50 ET		

	7 IOWA	21-10
	10 TEM	21-11
BROOKLYN, NY - FRI. 3:10 ET		

	2 VILL	29-5
	15 UNCA	22-11
BROOKLYN, NY - FRI. 12:40 ET		



1st Round: 12 Yale defeats 5 Baylor, 79-75

M. Mason (YALE): 31 Pts, 6 Reb, 4 Ast



	13 SB	26-6
	4 UK	26-8

9:40 ET

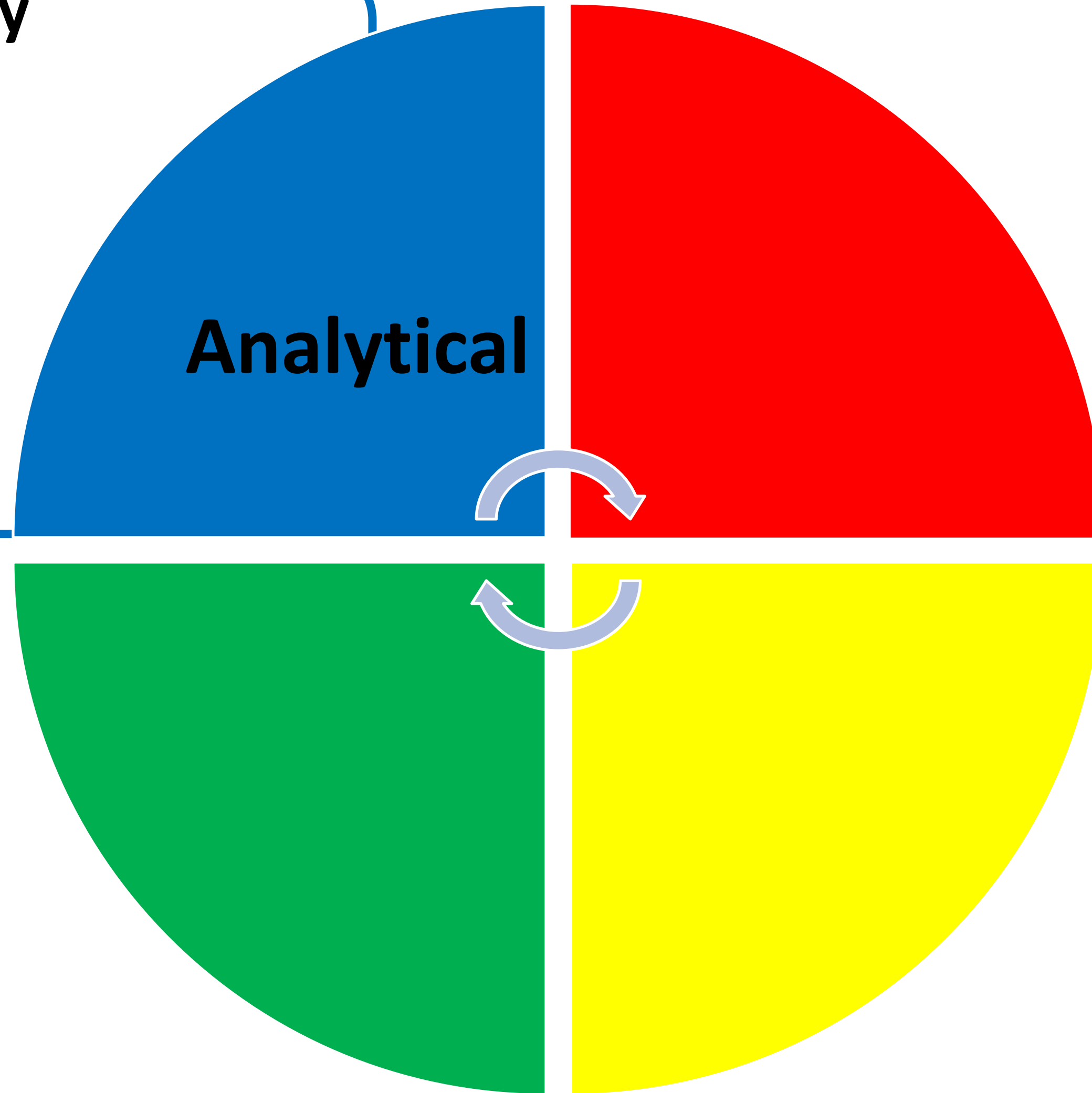
Men's 1st Round East Region

NFL Cardinals and RB Chris Johnson agree to 1-year deal.



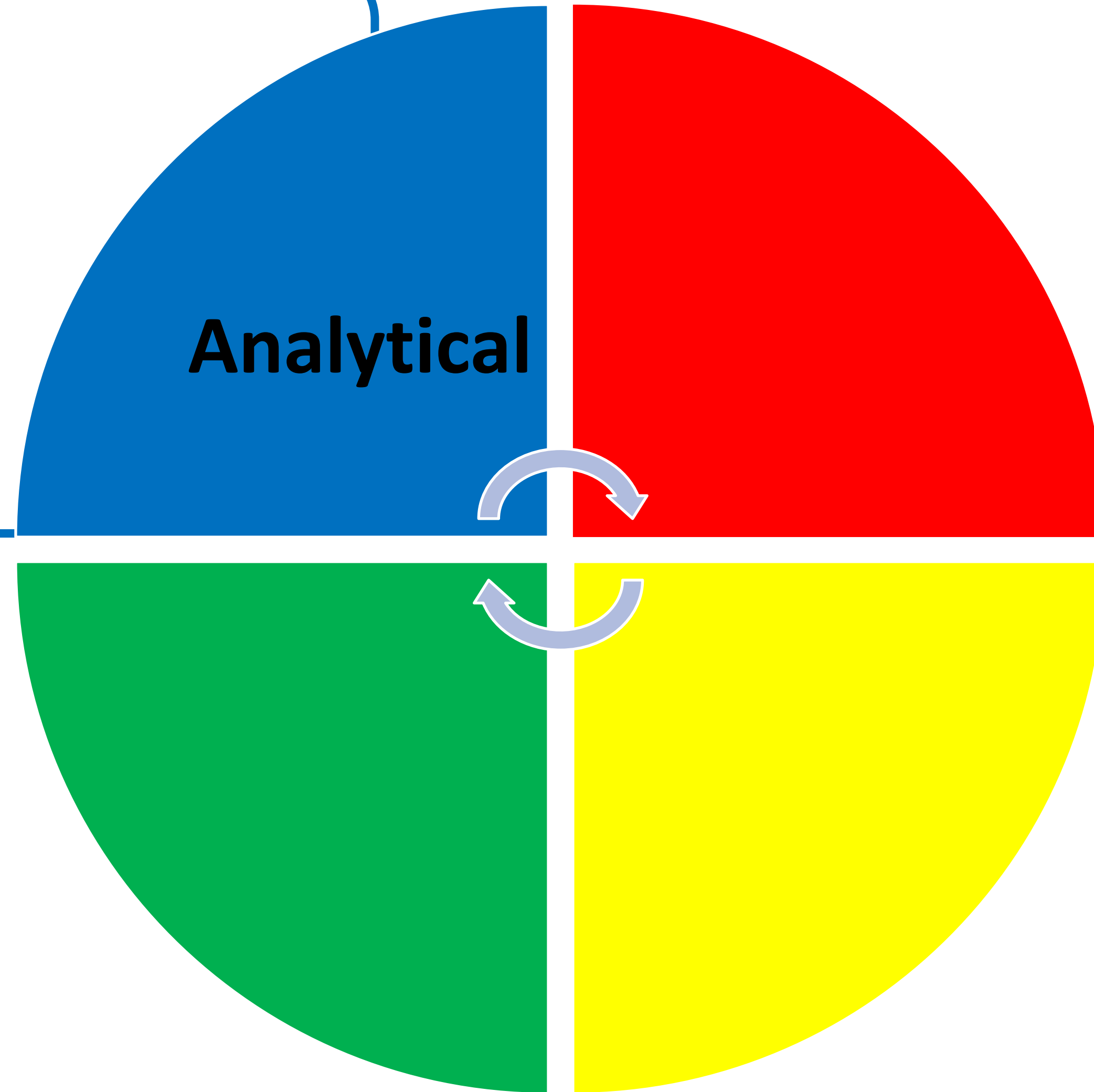
Can be perceived by others as:

- Indecisive
- Critical
- Boring
- Too Picky



What They Do:

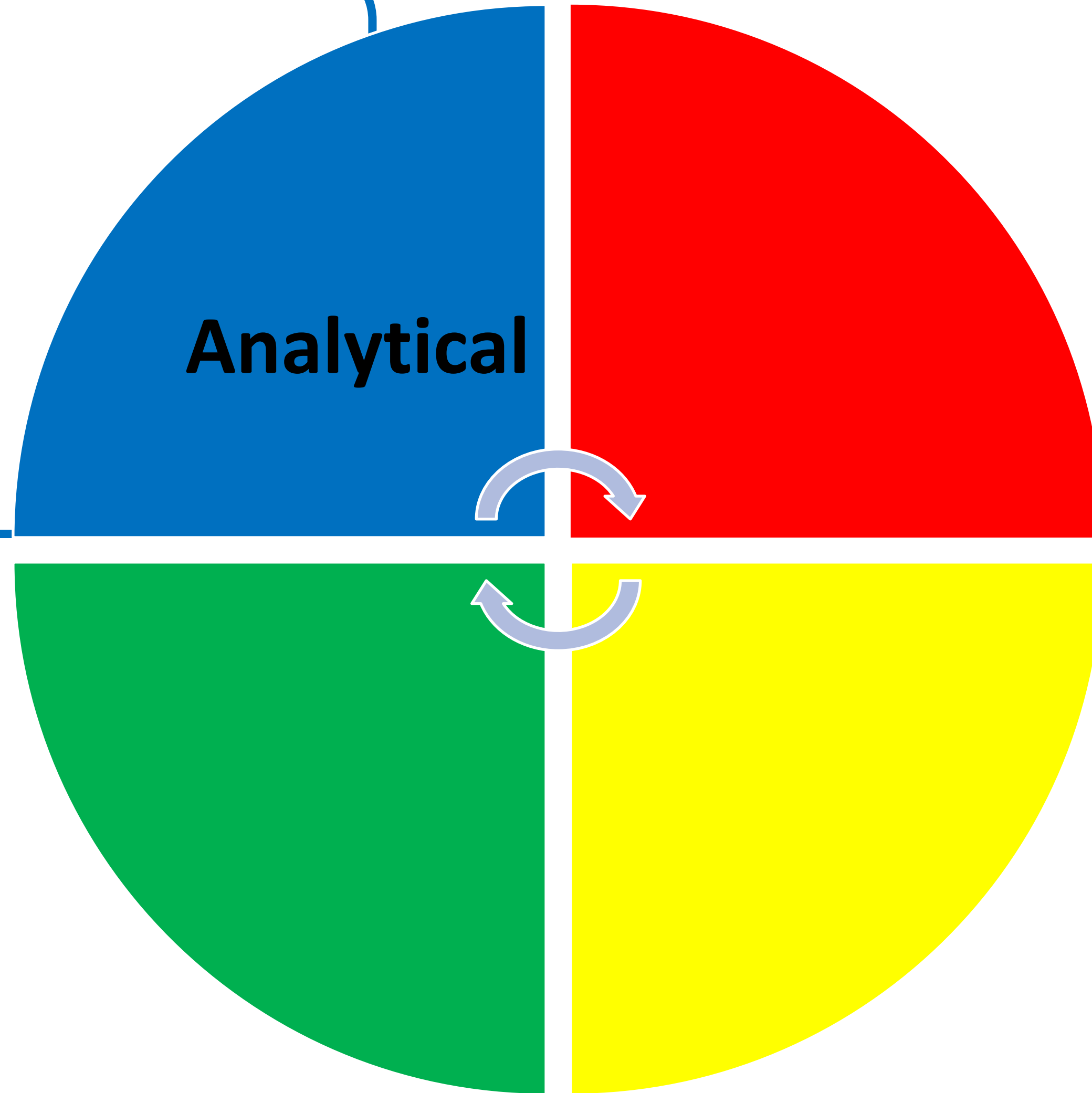
- Analyze
- Process
- Organize
- Clarify



They Value:

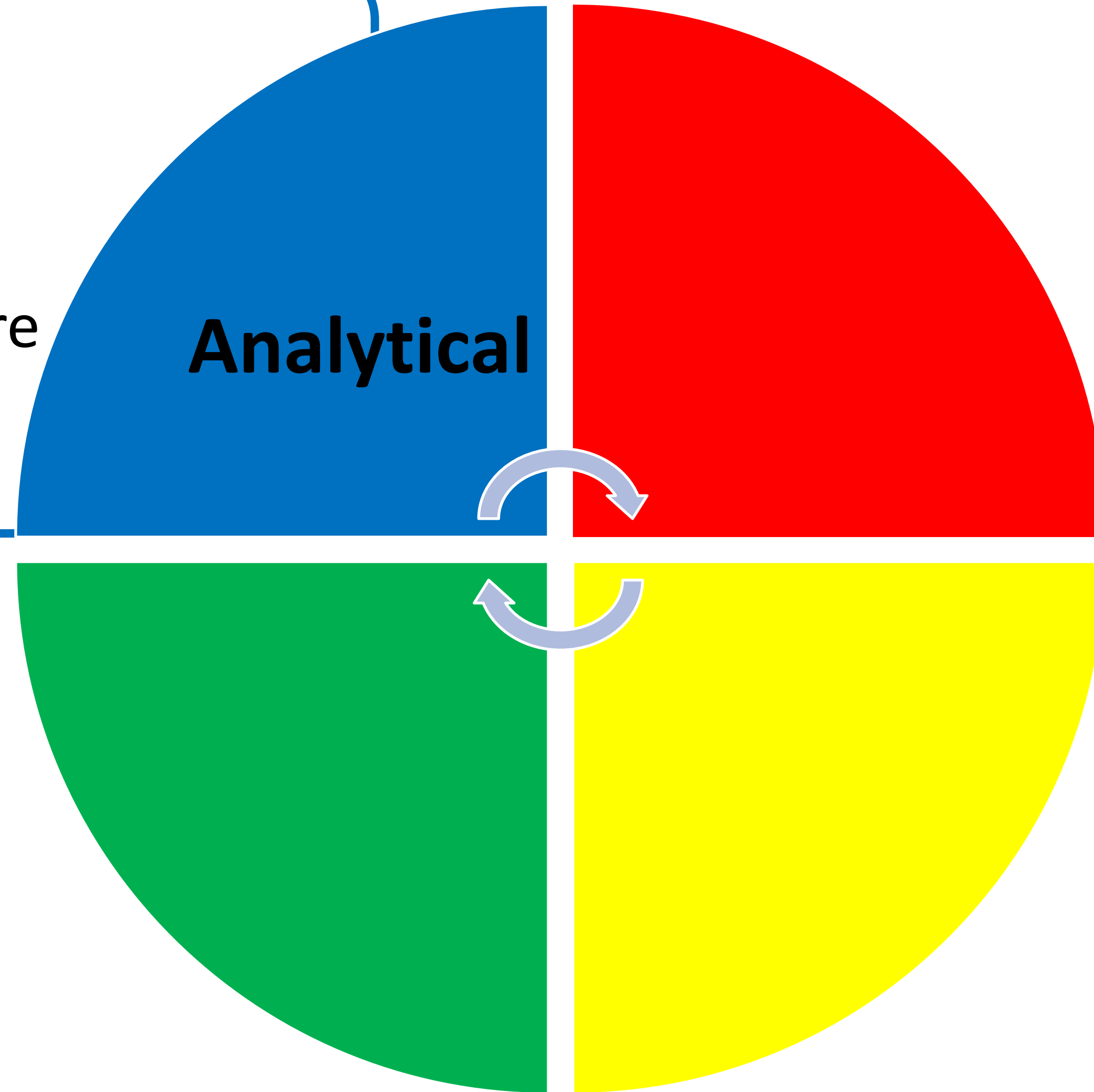
- Accuracy
- Security

Analytical



They Want:

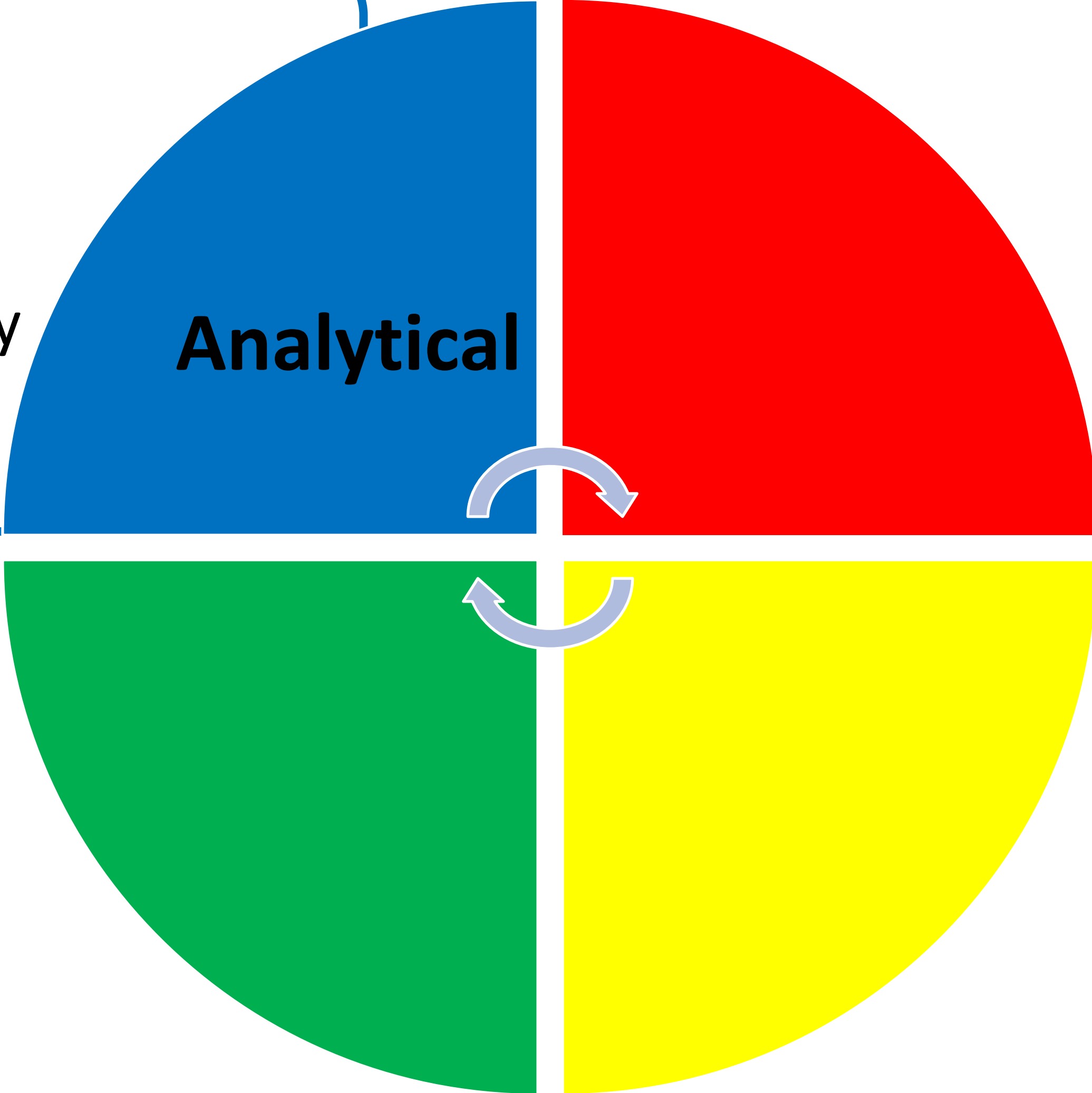
- To Be Correct
- Time To Prepare



They Dislike:

- Surprises
- Unpredictability

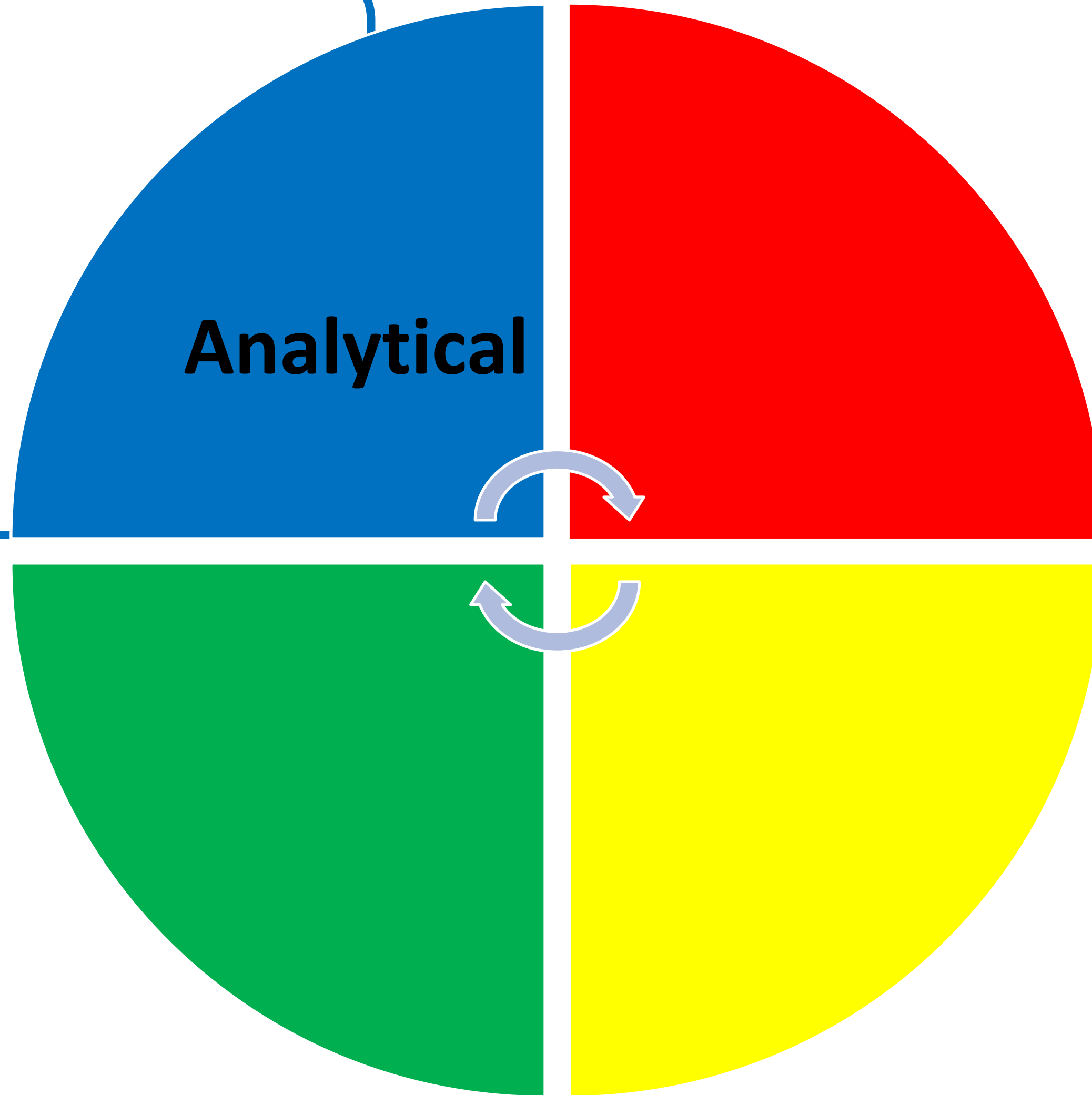
Analytical



They Fear:

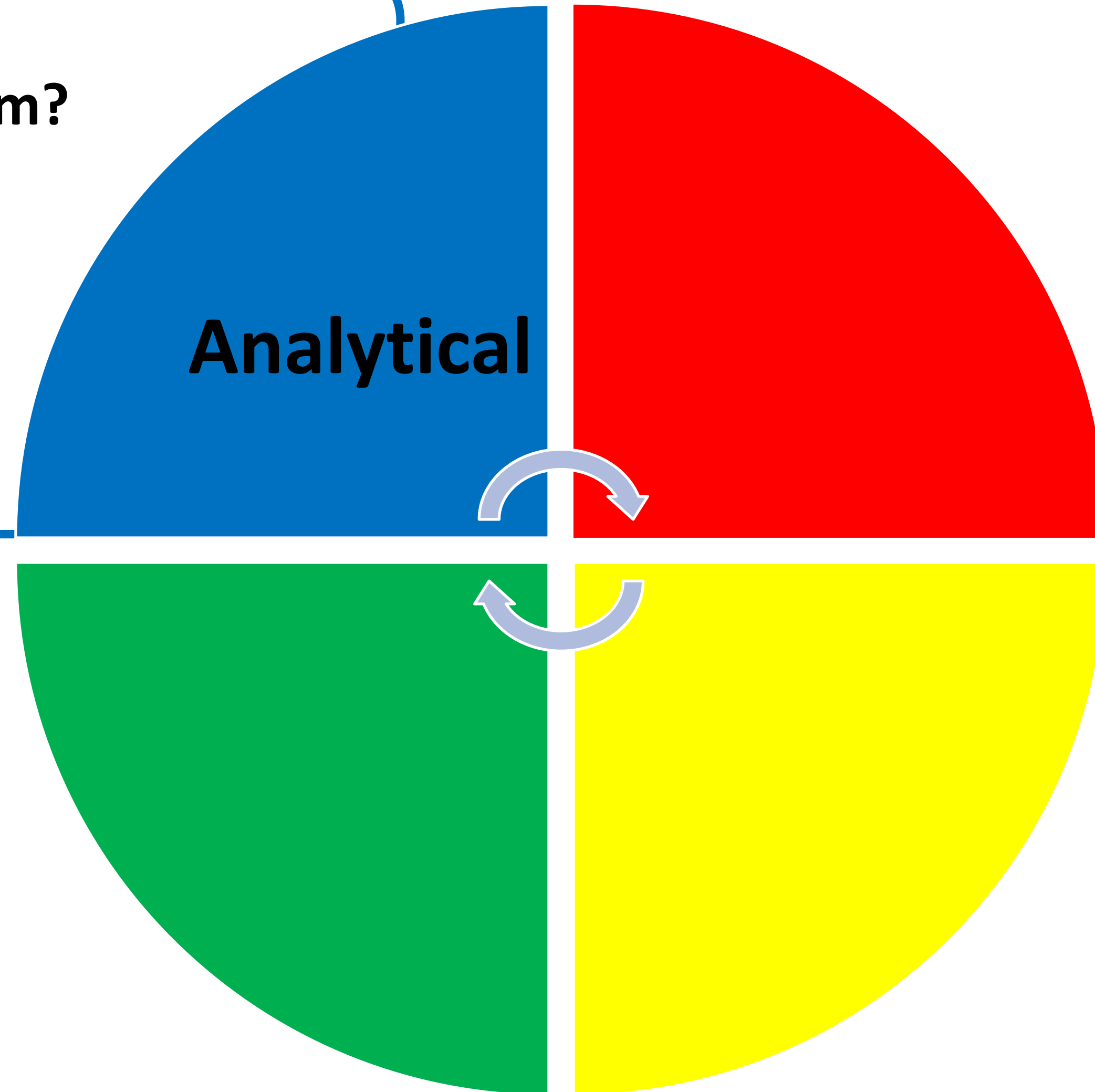
- Unknowns

Analytical



What's the best way to communicate with them?

- Inform
- Listen to Details
- Discuss Facts
- Clarify

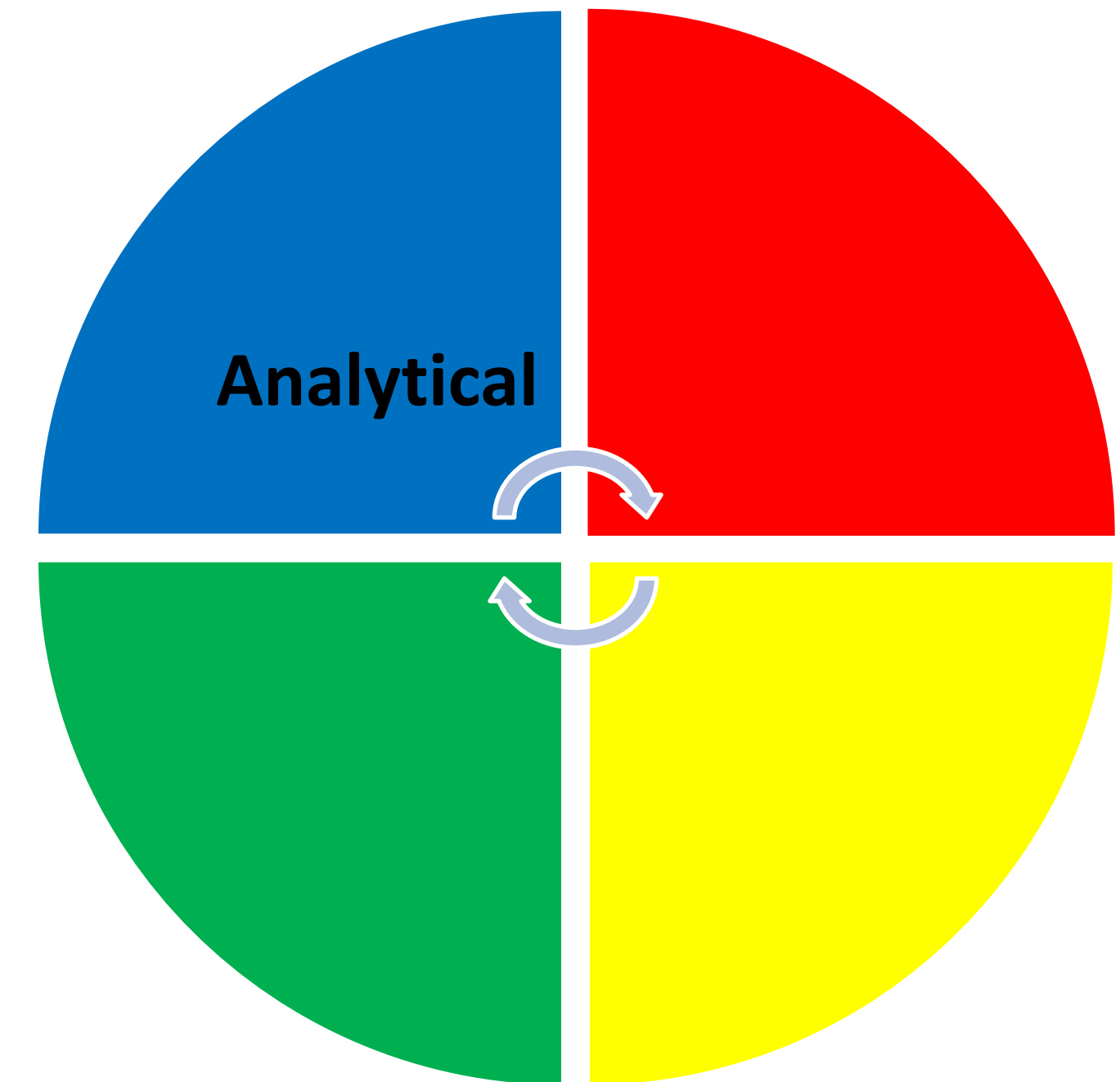


Improving Communication with the Analytical Style

Analytical

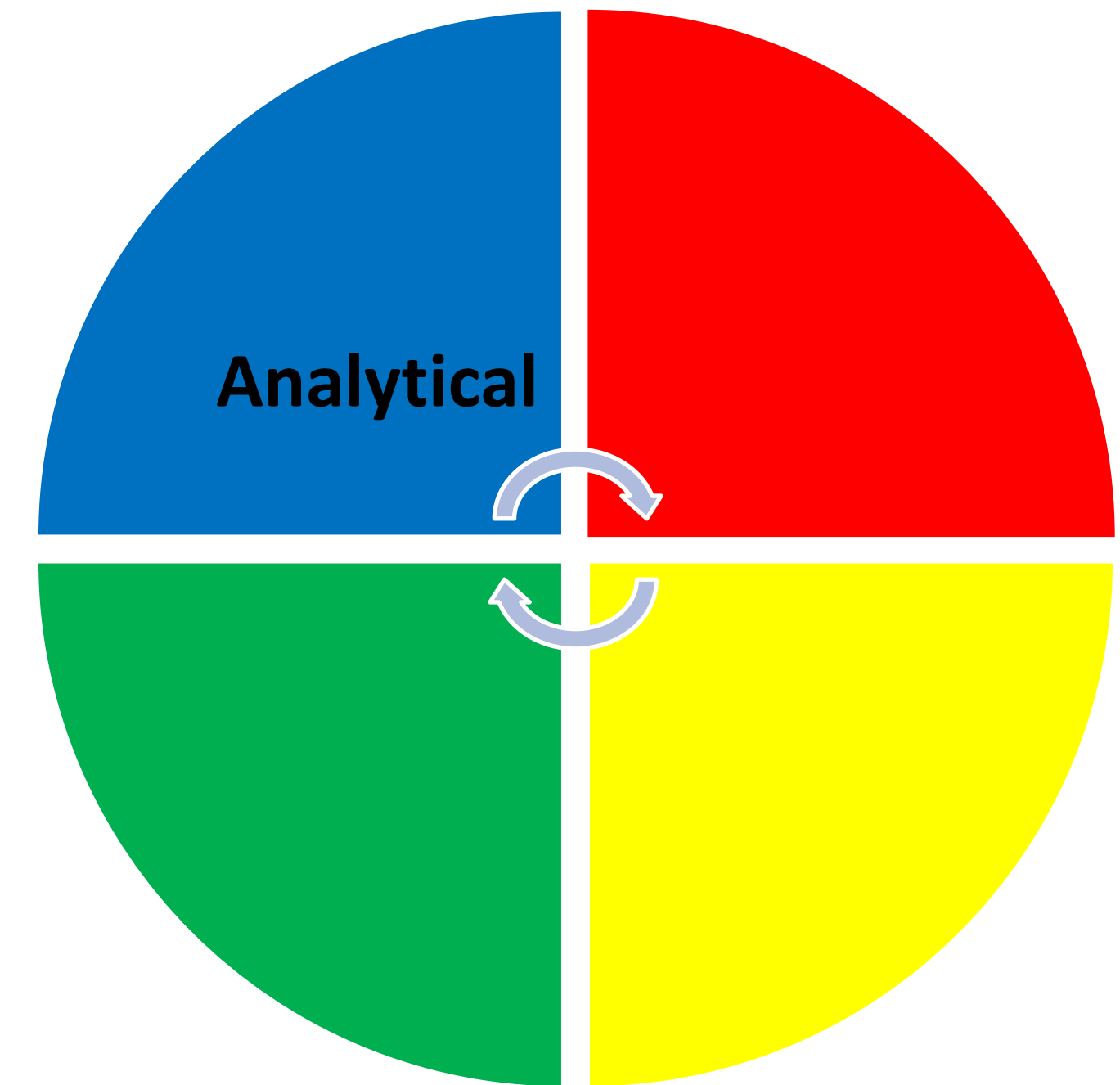


*What is one thing that you personally can do to communicate more effectively with the **Analytical** style?*



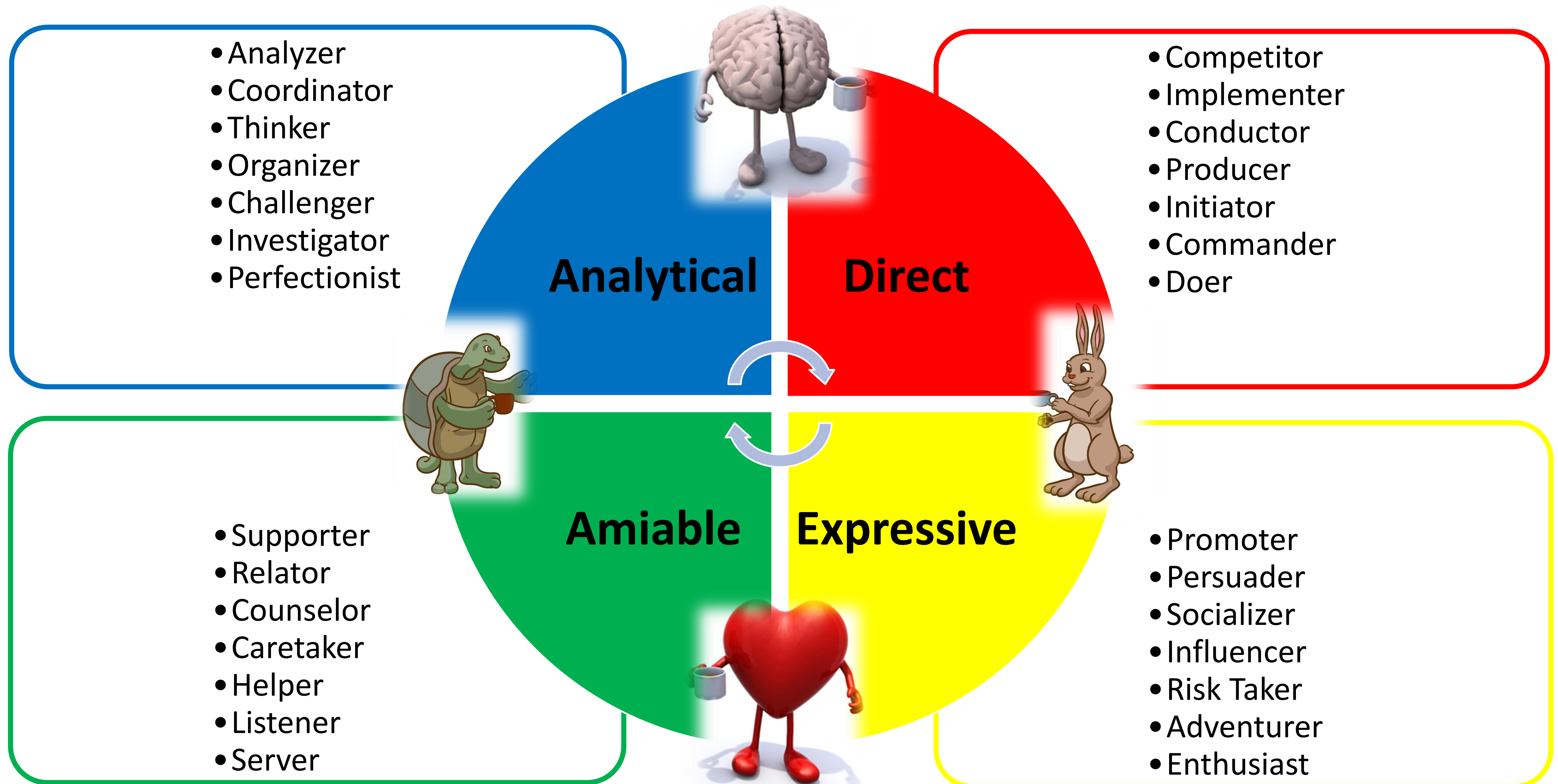
Effectively Communicating with the Analytical Style

Analytical



- ***Stick to the facts.***
- ***Be patient when decisions are pending.***
- ***Be thorough, organized, and logical.***

Communication is not what's said; it's what's heard!



**Communication is
not what's said;
it's what's heard!**



Communication is
not what's said;
it's what's heard!

EXCELLENCE

IN

COMMUNICATION



Cultivating Courageous Economic Development Leadership: An Equity Framework for Inclusive Community Investment

Economic Development Association of
MN Winter Conference 2026

Presented By:
Dr. Lanise Block





Elevating Learning & Leadership
Through Digital Strategy

What We Do

We provide a comprehensive system that helps education leaders successfully navigate many of the major AI implementation challenges through proven strategic frameworks

Our Approach

At Lift.ED we use our 4Ps framework to provide guidance with the Policies, Procedures, Pedagogy and Purpose needed for sustainable, AI implementation that works.

Agenda

✓ Opening

✓ MN 'Success'

✓ 5 Cs of Courageous Leadership

✓ Live Action Equity Audit

✓ Group Debrief

✓ Closing

Opening

Think about the phrase

'Equitable Economic Development.'

One word what comes up for you?

Not what should come up, not the right answer.

Just honest.



Minnesota's Economic Development "Success" Story

- Minnesota ranks 2nd nationally for workforce participation (68.7%)
- Strong GDP, low unemployment
- "We're doing great work creating jobs and attracting investment"



Black Minnesotans are 2.6x more likely to be unemployed than white Minnesotans

- (8.7% vs 3.4%)
- This is WORSE than the national disparity





American Indian unemployment is 11.9% in Minnesota

- Nearly 4x the white unemployment rate
- That's 3.4 percentage points HIGHER than the national rate for American Indians





The median household income for Black families (\$49,738) is 43% lower than white families (\$87,692)

- For American Indian families (\$45,289), it's 48% lower
- Meanwhile, Asian families (\$97,976) exceed white families showing the problem isn't "people of color" broadly, it's anti-Black and anti-Indigenous economic exclusion specifically
-



The Real Cost

- White entrepreneurs have access to 17x more equity capital than Black entrepreneurs
- Black business owners are 2.4x more likely to be denied financing
- Center for Economic Inclusion estimates:
 - Increasing business ownership rates for people of color in Minnesota to match white rates could create 87,000 new jobs
- Achieving income parity would add \$32.1 billion to Minnesota's economy by 2040



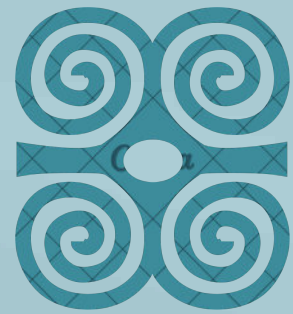


Cultivating Courage

Innovative Strategies for Developing A Critical Equity Leadership Identity

The 5 C's: Courageous Leadership

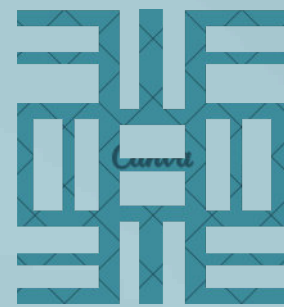
Cultivate → Connect → Challenge → Commit → Lead Courageously



Dwennimmen
'Humility'



Sankofa
'Go Back to Get It'



Nea Onnim
'Knowledge'



Nyansapo
Ingenuity



Gyawu Atiko
'Bravery'

We Invoke Adinkra Symbols from Ghana to Honor Ancestral Wisdom
& Guide The Equity Leadership Journey

What This Framework Does

Traditional economic development leadership focuses on deal-making, tax incentives, and attracting businesses.
That framework assumes the playing field is level.

It's not

The 5 C's give you a systematic process to:

See

what your
current
practices are
actually
producing



Understand

how we got
here



Analyze

who benefits
and who
doesn't from
your
decisions



Make different choices

even when
stakeholders
resist



Act

with courage
when the
politically
easier path
maintains the
status quo"



LIVE EQUITY AUDIT: THE SCENARIO

Distribution Center Site Selection Decision

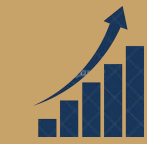
Context: You're the economic development director. A national distribution company wants to bring 300 jobs to your community.

Positions pay \$18-22/hour, require high school diploma or GED. They're requesting a 10-year TIF deal worth \$2.5M.

Two potential sites.

The company prefers Site B citing "workforce quality concerns" and faster timeline.

Your city council is split 4-3. You have to make a recommendation at next week's meeting.



Site A: Former industrial area

- Demographics: 68% BIPOC, 22% unemployment
- Transit: Yes (bus lines)
- Median income: \$38,000
- Infrastructure: Needs some remediation
- Political context: Community organizing for jobs



Site B: Highway corridor

- Demographics: 89% white, 6% unemployment
- Transit: No public transit
- Median income: \$72,000
- Infrastructure: Shovel-ready
- Political context: Chamber of Commerce strongly prefers, easier permitting



Phase 1: CULTIVATE - Building Awareness

Discussion Prompts



Understanding the Context

1. What assumptions are we making about "workforce quality"?
2. Whose voices are missing from this decision-making process?
3. What questions should we be asking that aren't in the scenario?

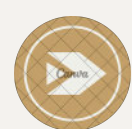
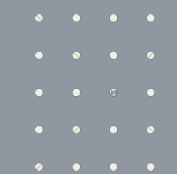
DISRUPTIVE ADVANCED PROMPT:

The company says they prefer Site B due to 'workforce quality concerns.' Your city council nods along. You're the only person in the room who recognizes this as coded racist language. What's the political cost of naming it? What's the cost of not naming it?"



Phase 2: CONNECT - Understanding History

Discussion Prompts

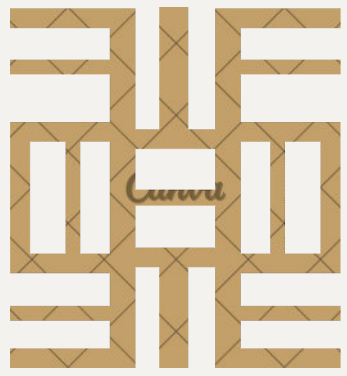


Understanding the Context

1. How did Site A become a "former industrial area" with 22% unemployment?
2. How did Site B become 89% white with superior infrastructure?
3. What historical patterns of investment created these two different communities?

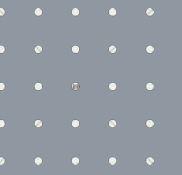
DISRUPTIVE ADVANCED PROMPT:

Site A is a 'former industrial area.' Former for whom? Who extracted wealth from that site for decades, and who was left with the contamination and unemployment when they left? Your economic development office likely facilitated some of those original deals. How does that history implicate you?



Phase 3: CHALLENGE - Critical Analysis

Discussion Prompts



Understanding the Context



1. If we choose Site B, who benefits? Who doesn't?
2. If we choose Site A, who benefits? Who doesn't?
3. What are we measuring as "success" in this decision? What should we measure?
4. How might each choice compound existing disparities or disrupt them?

DISRUPTIVE ADVANCED PROMPT

The company wants \$2.5M in public subsidy. Whose money is that? What else could that \$2.5M do if invested directly in the Site A community childcare, transit, small business loans, workforce training? You're choosing to give it to a company rather than directly to residents. Defend that choice without using the phrase 'job creation'



Phase 4: COMMIT Making Courageous Decisions

Discussion Prompts

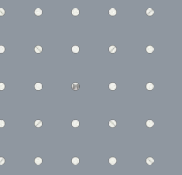


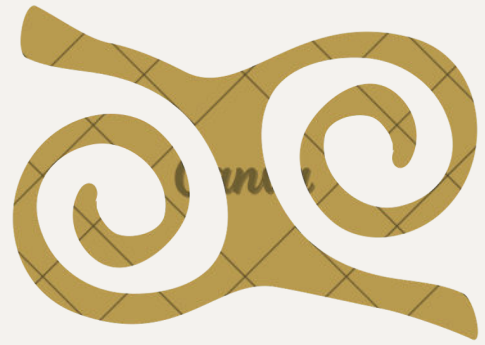
Understanding the Context

1. What recommendation are you making? (Site A, Site B, or something else?)
2. What conditions/requirements would you attach to the TIF deal?
3. What stakeholders will resist your decision? How do you respond?

DISRUPTIVE ADVANCED PROMPT

You're going to make an equity-based recommendation. Your city manager pulls you aside before the council meeting and says, 'I need you to understand—the mayor's reelection depends on the chamber's support, and the chamber wants Site B. If you push Site A or add too many equity conditions, you're making an enemy. Is this the hill you want to die on?' What do you say? And if you back down, who pays the price for your job security?





Phase 5: LEAD COURAGEOUSLY Action Planning

Discussion Prompts

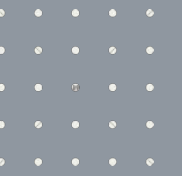


Understanding the Context

1. What's your courage plan? How do you sell this decision to the split council?
2. What political capital are you willing to spend?
3. What resistance do you expect, and how do you handle it?

DISRUPTIVE ADVANCED PROMPT

Stop planning how to 'sell' your decision to power. Instead: How do you resource the Site A community to demand what they need? What if your job isn't to convince your city council it's to shift who has power in the room? What does 'economic development' look like when you're organizing with communities instead of for them?



Name three things you personally benefit from that depend on the current system staying the same. Your salary, your professional network, your reputation as someone who 'gets deals done.' Now design a courage plan that puts those at risk. Because if your courage plan doesn't threaten something you value, you're not being courageous—you're being strategic

Group Share & Debrief

Each Group will Share Their
Recommendation and Rationale

- ✓ What Did You Notice?
- ✓ How did your choices compound or alleviate disparity?
- ✓ Which Phase do you see being the most beneficial or challenging?

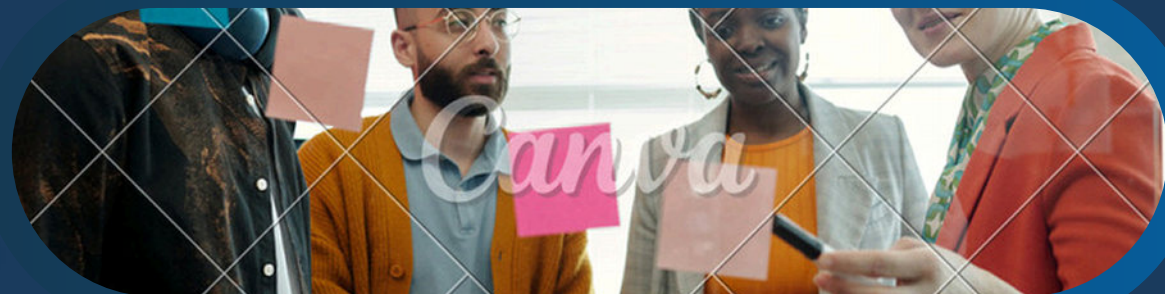


How To Apply This

Policies to Consider



Add an Equity Impact Analysis to your project evaluation rubric



Change your stakeholder engagement process



Restructure your incentive deals

Companion Resources



**Cultivating
Courage**
Innovative Strategies
for
Developing a Critical
Equity Leadership Identity

Cultivating Courage Workbook



**Cultivating
Courage
Companion
Website**



Companion Website



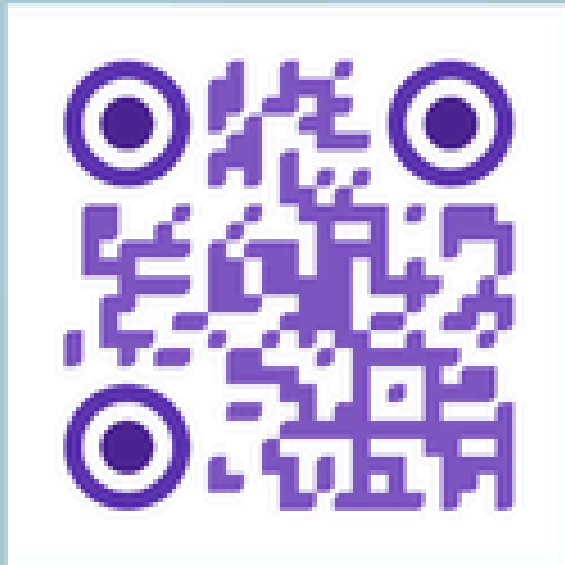


padlet

Padlet



Website:
cultivatingcourage.link/book



Book A Consultation



My Commitment to Cultivating Courage:

Find Us On Facebook: Cultivating Courage
#5CsOfCourage



Thank You

LiftED

Thank You For Your Attention



lifted.consulting



651.236.8877



Lanise@lifted.consulting



INNOVATIVE INFRASTRUCTURE:

*STORIES FROM RURAL COMMUNITIES
TACKLING HOUSING, CHILDCARE, AND MORE*



Economic Development
Association of Minnesota

Date:
January 22, 2025

MEET THE TEAM



JACK WHEELER

Mapleton, MN

**Child Care
House**



MADDI CLAVIN

Benson, MN

**Rural Capacity
Program**



LAURA QUALEY

Cannon Falls, MN

**Creative & Innovative
Financing for Housing**

WHAT IS CEDA?

At Community and Economic Development Associates (CEDA), **we help small communities do big things.** We work in, with, and for rural communities with less than 6,000 residents.

Our team members have a wealth of experience in local government, providing fractional support to tackle what matters most. That could be Main Street revitalization, housing, or business growth. Other times, we jump in on a project basis with grant writing, business development, or strategic planning. Either way, our goal is the same: to help small communities chart their own path forward, spark growth, and create lasting results.

We have over 50 professionals in locations throughout Minnesota, Wisconsin, Iowa, and soon to come...Illinois!

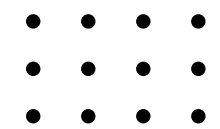




Presented By:
Maddi Clavin

Rural Capacity Program

Helping Small Communitites do BIG things!



Breaking the “Too Small” Narrative

- Cities of all size reach out to CEDA for help
 - Even with our model, not all cities can afford an investment in economic development
 - Some feel they are “too small” for economic development
- What we knew:
 - Every city has strengths and development potential
 - There are basic economic development initiatives every city can leverage
- What could happen if...
 - A basic economic development platform was in place?
 - Staff capacity was made available?
 - Cost concerns were reduced/removed?





DESIGNING THE PROGRAM

Economic development should be accessible to communities of all sizes.

- Focus on communities under 3,000 population
- Expand the reach as much as possible
 - Goal to select 2 communities from each of the 9 non-metro development districts
- Participating cities were selected through a competitive grant process
- Each applicant will choose a foundational economic development initiative to focus on
- CEDA traveled to the capital to lobby for funds to support the program
 - Received bipartisan support/sponsorship, resulting in \$627,000 in special appropriations from the MN Legislature

THE PROGRAMMING



**Business Retention
and Expansion
Programs**



**Commercial Exterior
Improvement
Grants/Loan
Program**



**Childcare
Incentive
Programs**



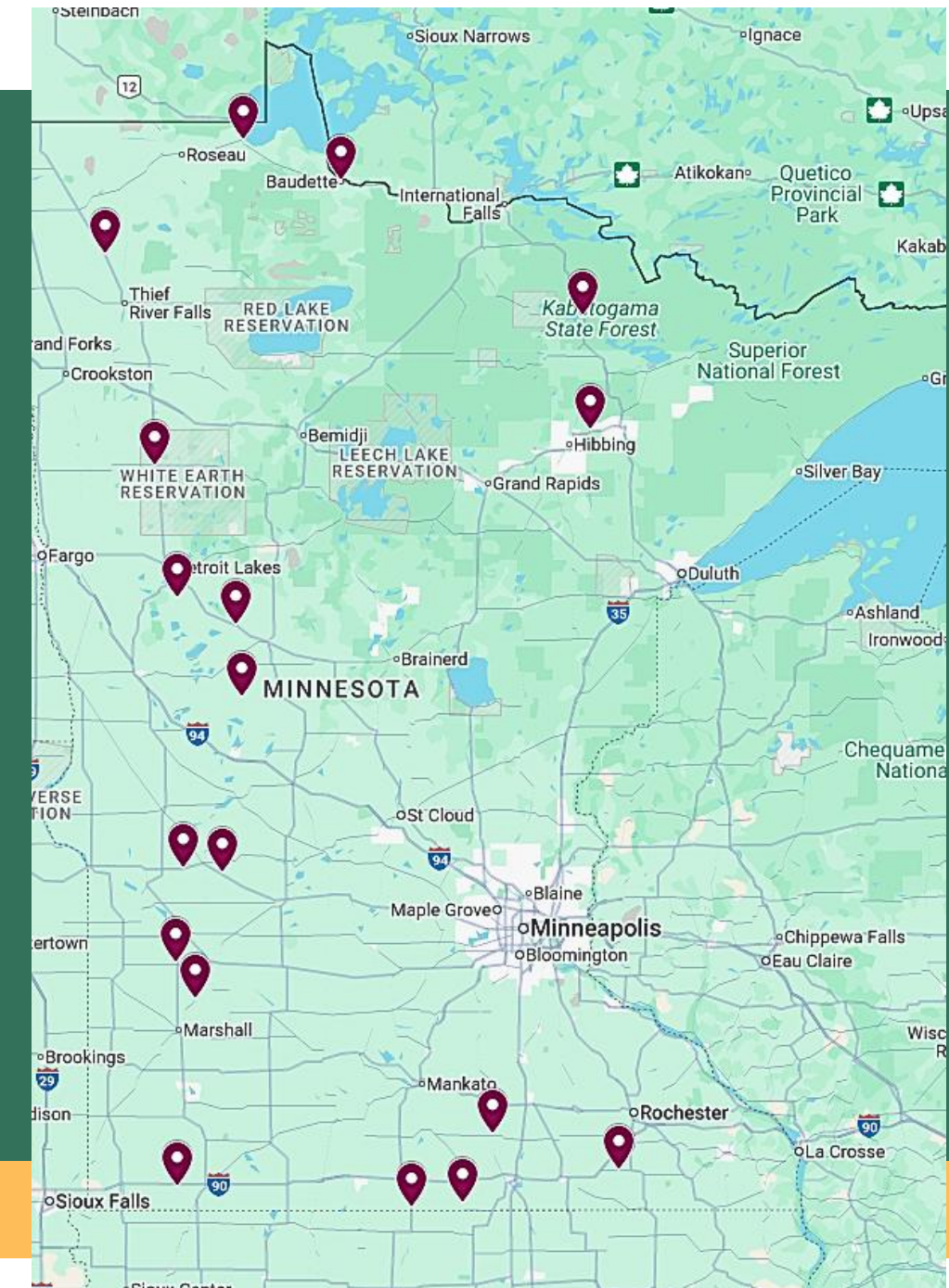
**Revolving Loan
Fund Program**



RCP ROUND 1

2024 - 2025

- 18 communities were selected across Greater MN
 - Each received a \$15,000 grant and 150 hours of technical assistance
- Designated which program they wanted to enter
 - 8 selected Commercial Exterior Improvements
- Technical assistance work began March 2024 and finished by June 2025
- Outcomes
 - Internal grant programs
 - New economic development tools
 - Long-term strategies
- Leveraged an additional \$200,000+ in grant funds back into these communities





VERGAS, MN

COMMERCIAL EXTERIOR IMPROVEMENT

Starting goal: Retaining and promoting local businesses while supporting workforce expansion

New Goal: Increase the tax value of buildings and improve the exterior facade to make downtown more inviting

- Launched Vergas Business Rehabilitation Program
 - **Secured \$35,000** in additional funds to support the program
 - **Restaurant, Lumber Yard, Flower Nursery, and Beauty Salons**
- Assisted in setting up a Rural Edge Business cohort through the SBDC
- Finding childcare solutions



PARKERS PRAIRIE, MN

REVOLVING LOAN FUND

Program Goal: Expand local economic development tools and support business growth

- Designed Revolving Loan Fund
 - **Secured \$21,700** in additional funds through the community
 - **Awarded \$81,300** in funds through USDA-RBDG grant
 - **Local ice cream shoppe improvements and new hardware store in town**
- Facilitated EDA Meet & Greet and business resources presentation

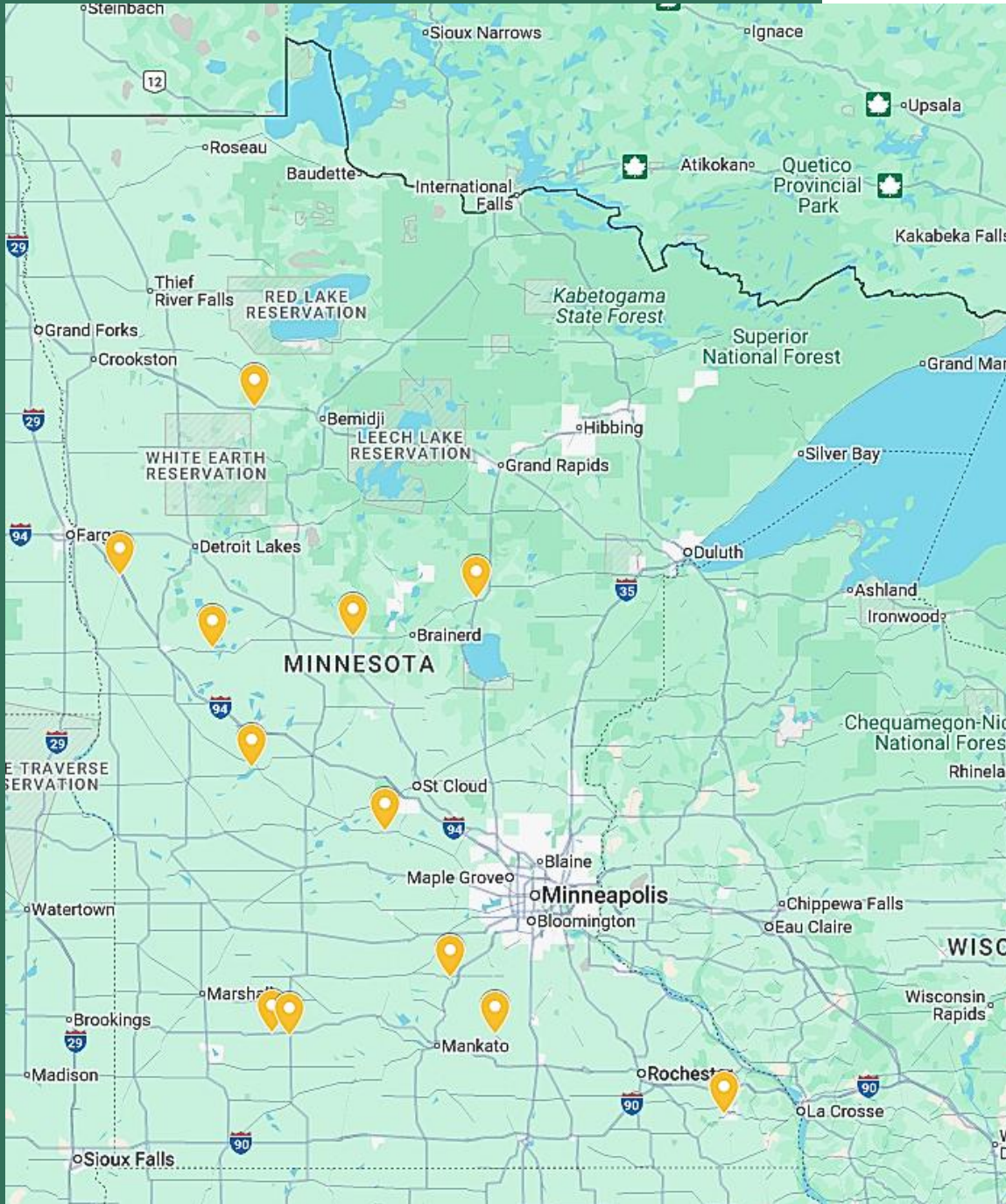


NEWFOLDEN, MN

CHILDCARE SOLUTIONS

Program Goal: Address the pressing childcare shortage and support the families who call the community "home"

- Developed a childcare grant program
 - Focused both on interior and exterior improvements **for in-home providers**
 - Start-up programs eligible as well
- **Completed a comprehensive childcare needs survey**
- Engaged community in the initiative to work to strengthen long-term childcare infrastructure



RCP ROUND 2: LIVE

2025 - 2027

- \$627,000 was appropriated by the State of MN in 2025
- Program adjustments from ideas/lessons learned by Round 1 outcomes
- 20 communities to take part in RCP Round 2
 - 12/20 have been selected
 - Majority choosing the BRNE program
- \$13,500 and 135 hours of technical assistance per community
- 12-week cohorts, 4 communities live at a time
 - Battle Lake, Long Beach, Watkins, Henderson
- Final 8 communities will be selected summer of 2026
- Anticipate continuing and expanding this program as funding allows!

THE IMPACT

WITH RCP...

- \$540,000 DIRECTLY INVESTED INTO RURAL COMMUNITITES
- 5,400+ STAFF HOURS SOLELY FOCUSED ON ECONOMIC DEVELOPMENT IN GREATER MN

WITHOUT RCP...

38 OF MINNESOTA'S SMALLEST COMMUNITITES WOULD NOT HAVE GOTTEN THE CHANCE TO TAKE STEPS TOWARDS DEVELOPMENT, GROWTH, AND SUSTAINABILITY.



Thank You

FOR MORE INFORMATION CONTACT:
MADDI CLAVIN
COMMUNITY AND BUSINESS DEVELOPMENT SPECIALIST
E: MADISON.CLAVIN@CEDAUSA.COM





FROM CURLING TO CHILD CARE: MAPLETONS COMMUNITY SOLUTION TO AN INFRASTRUCTURE GAP



MAPLETON, MN
POPULATION: 1,700



JACK WHEELER
COMMUNITY AND BUSINESS
DEVELOPMENT SPECIALIST

MAPLETON, MINNESOTA

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OVERVIEW

Population: 1,700

Location:

15 miles south of Mankato

Connected by State Highway 22 and 30

27 miles north of Interstate I-90

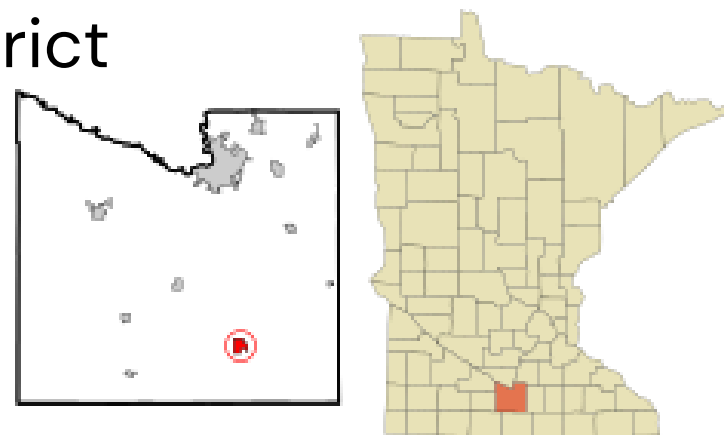
Workforce:

Agricultural, Manufacturing, and Education

Largest Employer: Maple River School District

Community Slogan:

Curling Capital of Minnesota



++++ UNDERSTANDING THE NEED ++++

We partnered with the Southern Minnesota Initiative Foundation (SMIF) to measure the child care gap. Data painted a picture, but real stories brought it home.

*60% OF KIDS LACKED A
LICENSED SPOT*

*BLUE EARTH COUNTY EXPERIENCING
A SHORTAGE OF 300 SLOTS*

*PARENTS TRAVELED 60-MILE
ROUND TRIP FOR CARE*

*PROVIDERS HAD NO CAPACITY
TO EXPAND*

We contracted with Business of Child
Care to solve this issue



*IT WASNT OUR FIRST IDEA. IT
BECAME OUR BEST ONE*

++++

TRADITIONAL CENTER VS CHILD CARE HOUSE

Cost to Build:

\$2-5 Million+

Large Team:

Limited labor with high
turnover risk

Flexibility:

Hard to repurpose

Annual Subsidy:

\$100K+

Cost to Build:

\$300,000 All-In
Retrofitted with Licensed
Equipment

One Provider:

Ready to serve up to 12
kids, immediately

Flexibility:

The EDA-owned building
can be repurposed as a 1
bedroom, if needed



**Thoughtfully Designed Play Areas
and Cozy Finishes to Feel Like Home**

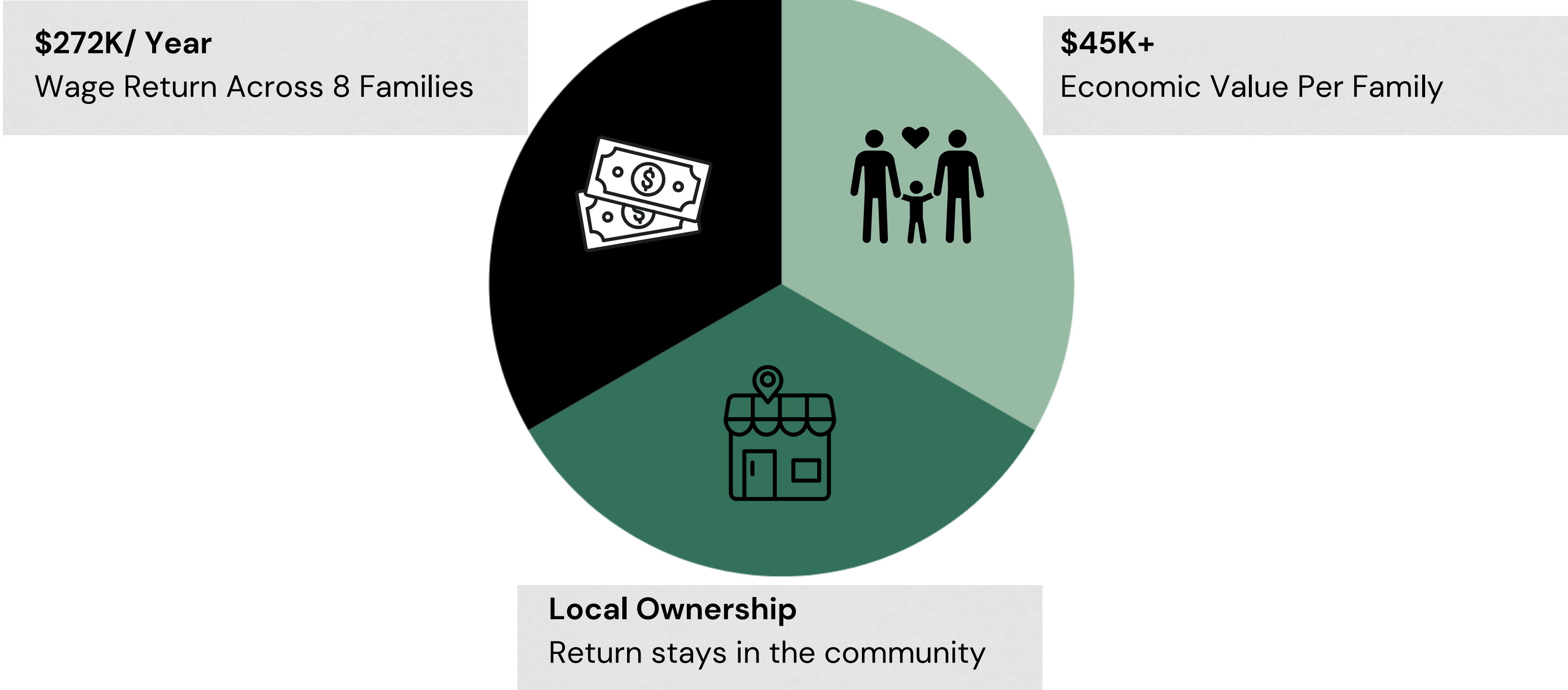


**Custom Interiors Designed
Specifically for Child Care Programs**

Lakeshore®

COMPLETE CLASSROOM®

\$300K INVESTMENT, \$6 MILLION RETURN



FIRST-OF-ITS KIND

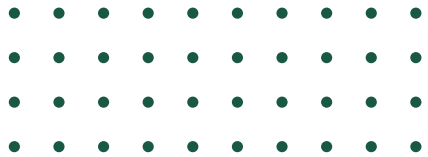
... and entirely grant-funded

Mapleton EDA Awarded FY25 Child Care Economic Development Grant

News Release Date:02-06-2025

Back to News

Mapleton, Minn. – The Mapleton Economic Development Authority (EDA) is excited to announce that it has been selected as one of 25 organizations across Minnesota to receive a FY25 Child Care Economic Development Grant through the Minnesota Department of Employment and Economic Development (DEED). The \$175,120 grant will help fund the Child Care House initiative—an innovative, shovel-ready project developed by Business of Child Care to address the critical shortage of child care services in this rural community.



IN THE NEWS

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Early Childhood

Hannah Yang · Mapleton, Minn. · December 1, 2025 4:00 AM

New child care house aims to solve vexing small town child care shortage



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Sep-Oct 2025

Download now

Browse by Department

New child care options coming to southern Minnesota



[Back to the Sep-Oct 2025 issue](#)

Mapleton Invests in Child Care House To Support Local Families



By Heather Rule

When people think about a city's infrastructure, they often think of roads, parks, water and sewer systems, and police and fire stations. But there's another essential need that's often overlooked: child care.

"We'll build roads, and we'll build parks and playgrounds ... but we haven't really been on that page as far as looking at day care," said Mapleton Mayor Jeff Annis.

That changed when Annis, a lifelong resident of Mapleton, became mayor in January 2023 and saw developing a child care option as a key opportunity for



A rendering of the Child Care House being constructed in Mapleton. Instead of a larger child care center, this facility is essentially a house that's day care ready. Photo provided by Business of Child Care

THIS IS COMMUNITY INFRASTRUCTURE

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STRENGTHENS THE WORKFORCE

SUPPORTS PARENTS SO THEY CAN REJOIN AND STAY IN THE WORKFORCE. EVERY SLOT OPENS NEW OPPORTUNITIES FOR FAMILIES AND EMPLOYERS.

CREATES LOCAL ENTERPRISE

FOSTERS A HOMEGROWN BUSINESS. PROVIDERS ARE EMPOWERED ENTREPRENEURS, ANCHORED IN THE COMMUNITY THEY SERVE.

DELIVERS ONGOING RETURNS

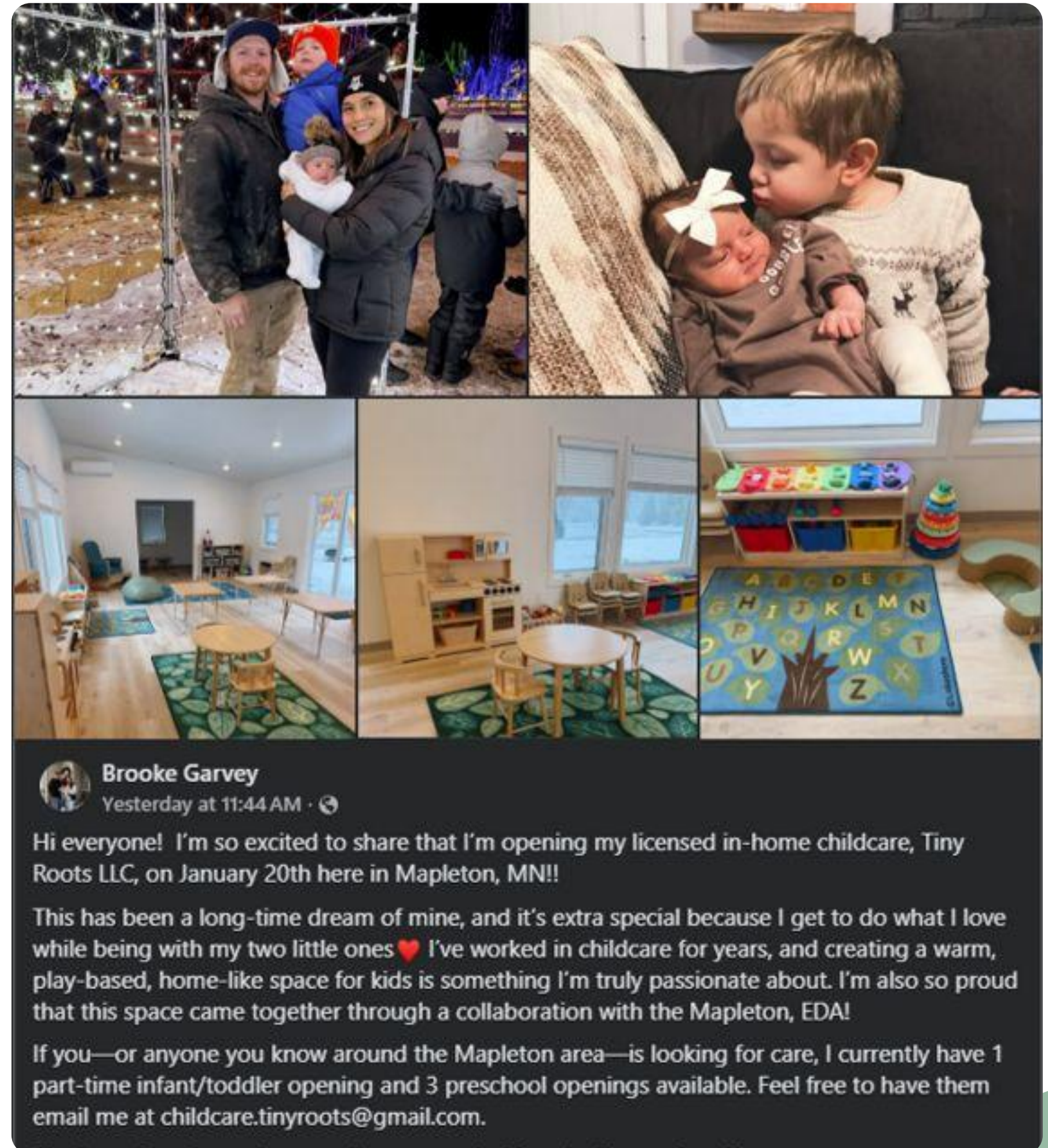
REVENUE AND SOCIAL VALUE CYCLE BACK, YEAR AFTER YEAR. THE INVESTMENT KEEPS BENEFITTING MAPLETON, BUILDING RESILIENCE FOR ALL.



2026 AND BEYOND



Brooke Garvey
Owner of Tiny Roots LLC



THANK YOU



FOR MORE INFORMATION CONTACT:
JACK WHEELER
COMMUNITY & BUSINESS
DEVELOPMENT SPECIALIST
EMAIL: JACK.WHEELER@CEDAUSA.COM



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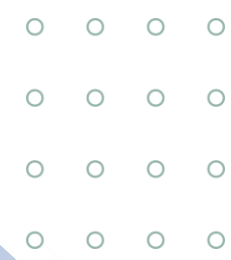




INNOVATIVE STRATEGIES TO BOOST RURAL HOUSING



Presented by:
Laura Qualey



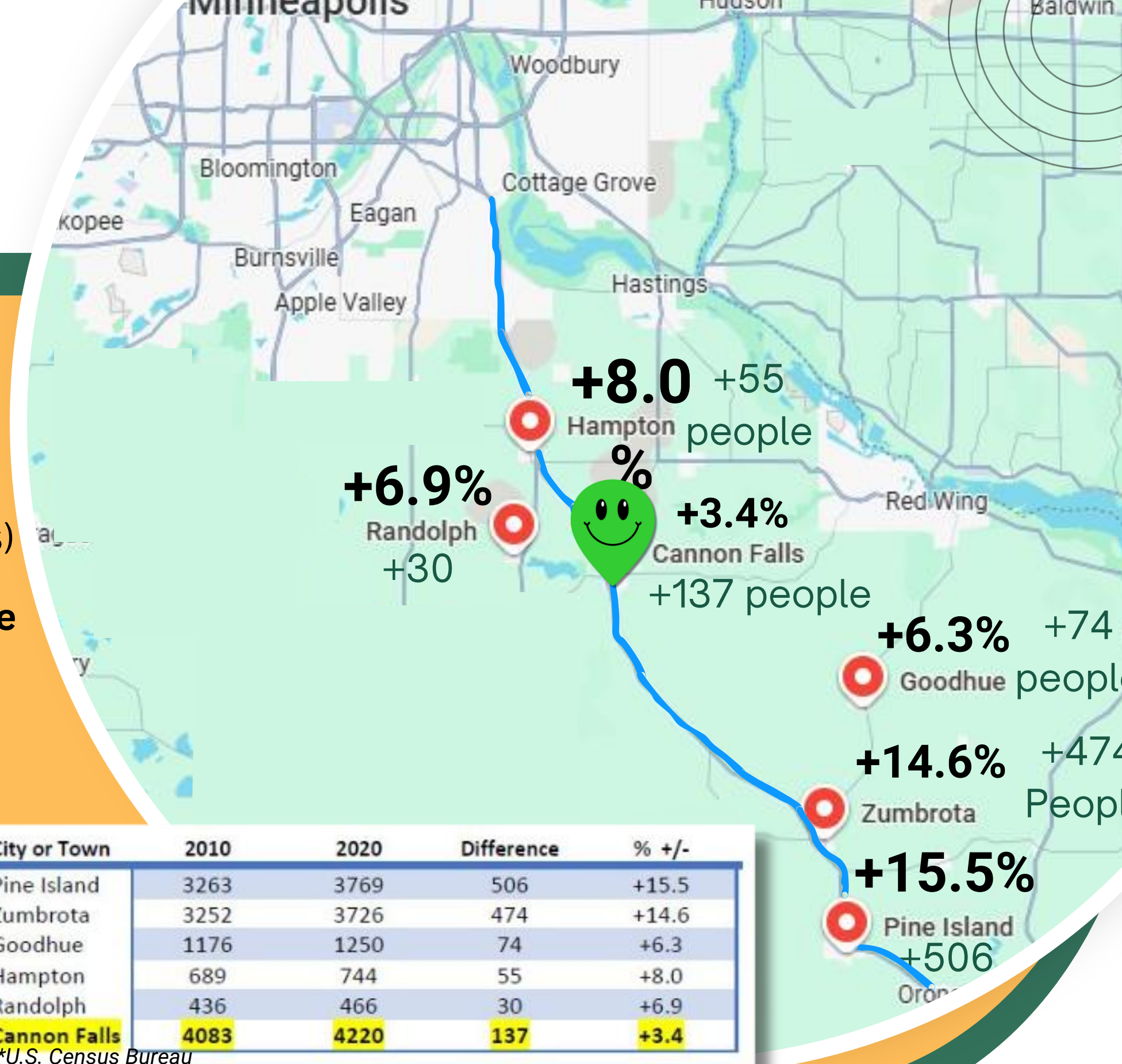


THE FACTS

- Cannon Falls is the 2nd largest city in Goodhue County
- Equidistant to the Twin Cities and Rochester (40 miles)
- Equidistant to Red Wing/WI and Northfield/I-35 (20 miles)
- Town has a Brewery, Winery, Cannon Valley Bike Trail, the Cannon River and a top ranked school district
- Multiple employment opportunities in manufacturing
- 2023 there were ZERO lots available in CF
- *Lowest % of growth along the Hwy 52 corridor and neighboring school districts between 2010-2020*

City or Town	2010	2020	Difference	% +/-
Pine Island	3263	3769	506	+15.5
Zumbrota	3252	3726	474	+14.6
Goodhue	1176	1250	74	+6.3
Hampton	689	744	55	+8.0
Randolph	436	466	30	+6.9
Cannon Falls	4083	4220	137	+3.4

*U.S. Census Bureau



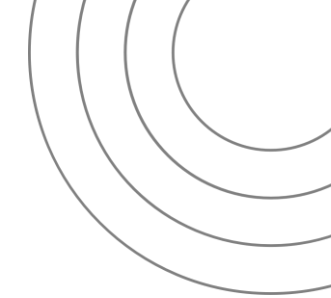


SOLUTION

CONTROL YOUR
destiny

The EDA was felt there was no time to wait for a developer to come to Cannon Falls to buy and develop a new subdivision. The EDA had full support from the Board and the Mayor and Council member that sat on the board so they pursued the land owner about the property.

The 40 acre parcel was directly across the road from the elementary and middle/high school campus, on the edge of town flanked by two churches and at the base of the beautiful bluffs of the Cannon Valley. It was a perfect opportunity!



THE GOAL

The EDA's goal was MUCH different than a private or for-profit developer; which meant the pricing would be set to cover the costs of construction; not to make a profit.

▲ INCREASE POPULATION

The Road to 5000 is our continued EDA Goal for the City population. We can not get there without housing!

▲ INCREASE ENROLLMENT

Family sizes are getting smaller. Graduating class size is larger than incoming Kindergarten class sizes.



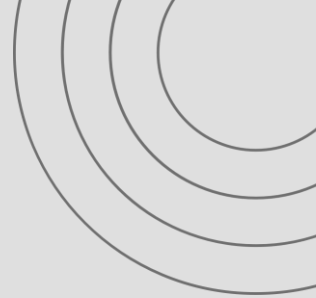
INCREASE JOB POOL ▲

Employers were struggling to find employees due to lack of housing options. There is no transit system which also narrows the workforce pool.

CREATE A HOUSING CHURN ▲

Providing twin home lots may entice retired or empty nesters to downsize freeing up older housing inventory for new families or attract new couples to town to build on the single family lots.





IMPLEMENTATION PLAN

Utilizing the EDA Board knowledge and engineering team plus garnering support from the local business community, school district and real estate agents is how this project gained momentum to move forward.

Data supported the narrative when it came time to present to council.



THE OFFER

EDA

- EDA offered to purchase 40 acres of land on a Contract for Deed
- \$200,000 downpayment at closing out of the Revolving Loan Fund
- Four annual payments of \$150,000 plus 5% interest



\$800,000

with interest total was \$876,104.17

LAND OWNER

- Accepted the offer
- Agreed to release each section of the land as it was platted and recorded
- Signed the recorded plat
- Paid the recording fee



CONCEPT & COST ESTIMATE

DESIGN CONCEPT

- WHKS drafted concept designs for EDA to review and select.
- Mix of Single and Twin home lots.

PHASED DEVELOPMENT

- Allows EDA to pivot based on market demand and housing trends
- Redesigned Phase 3

COST ESTIMATE

Phase 1 consisted of:

- 29 lots (19 single family; 10 twin home lots)
- Retention pond to serve entire development
- New turn lane
- Infrastructure (water, sewer, roads, curb, gutter, etc.)

BID PROCESS

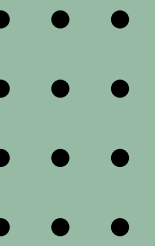
- Public bid process; Sept 2023
- Received 18 bids!!!
- Highest: \$1.99; **Lowest \$1.24**



WHKS COST ESTIMATE: \$1.473

Lowest Bid : \$1.245

ACTUAL COST: \$1.256



The Ask



COUNCIL



**\$1,245,857
Interfund Loan
from City
Reserves**



**Lot Sales from
each phase will
pay for next
phase of
development**



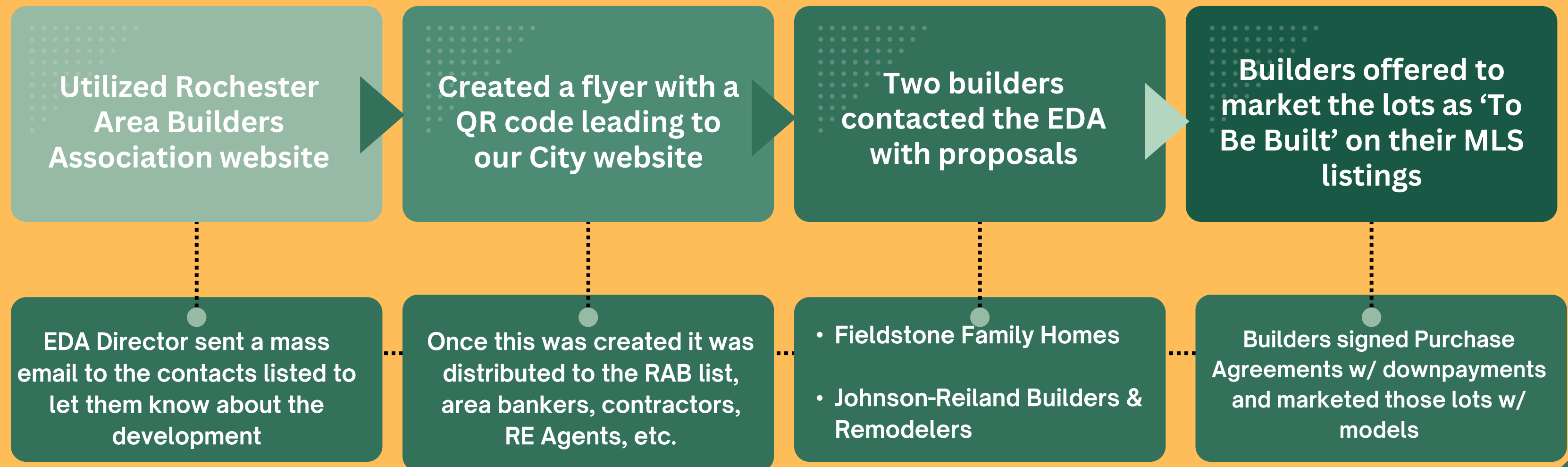
**Funds will pay
for engineering,
construction,
infrastructure,
etc.**



**20 Years
to Pay Off
Loan;
0% Interest**

MARKETING PLAN

There was not a budget to market the subdivision so the EDA had to be resourceful, creative and scrappy.



Hardwood Estates

Cannon Falls, MN

Home Plan Options Community Overview Incentives Request Info

Move-In Ready Homes

Call Us



Single Family Homes

Approximately 1,060 square feet of finished living space and above.

Starting in the low \$400,000s, Hardwood Estates offers a fantastic opportunity to experience small-town living with modern convenience. Nestled on the east side of Cannon Falls, this beautiful development is ideally located near schools, shopping, and more. Hardwood Estates combines the natural beauty of the Cannon River and the charm of a small city with the lifestyle and amenities you desire. Enjoy the best of small-town life while having everything you need at hand in Cannon Falls.



\$438,350

SINGLE FAMILY RESIDENCE FOR SALE
ACTIVE

4 BEDS | 3 TOTAL BATHS | 2,346 SQFT

30410 72nd Avenue Way
Cannon Falls, MN 55009

Hardwood Estates 2nd Subdivision S...

Listing courtesy of Fieldstone Real Estate Specialists



\$428,890

SINGLE FAMILY RESIDENCE FOR SALE
ACTIVE

4 BEDS | 3 TOTAL BATHS | 2,346 SQFT

110 Maple Court
Cannon Falls, MN 55009

Hardwood Estates 2nd Subdivision S...

Listing courtesy of Fieldstone Real Estate Specialists



\$424,880

SINGLE FAMILY RESIDENCE FOR SALE
ACTIVE

5 BEDS | 3 TOTAL BATHS | 2,131 SQFT

30400 72nd Avenue Way
Cannon Falls, MN 55009

Hardwood Estates Second Subdivisio...

Listing courtesy of Fieldstone Real Estate Specialists



\$495,000

2 bds | 2 ba | 1,483 sqft - New construction

117 Maple Ct, Cannon Falls, MN 55009

JOHNSON REILAND BUILDERS & REMODELERS INC, SUMMIT REALTY LLC

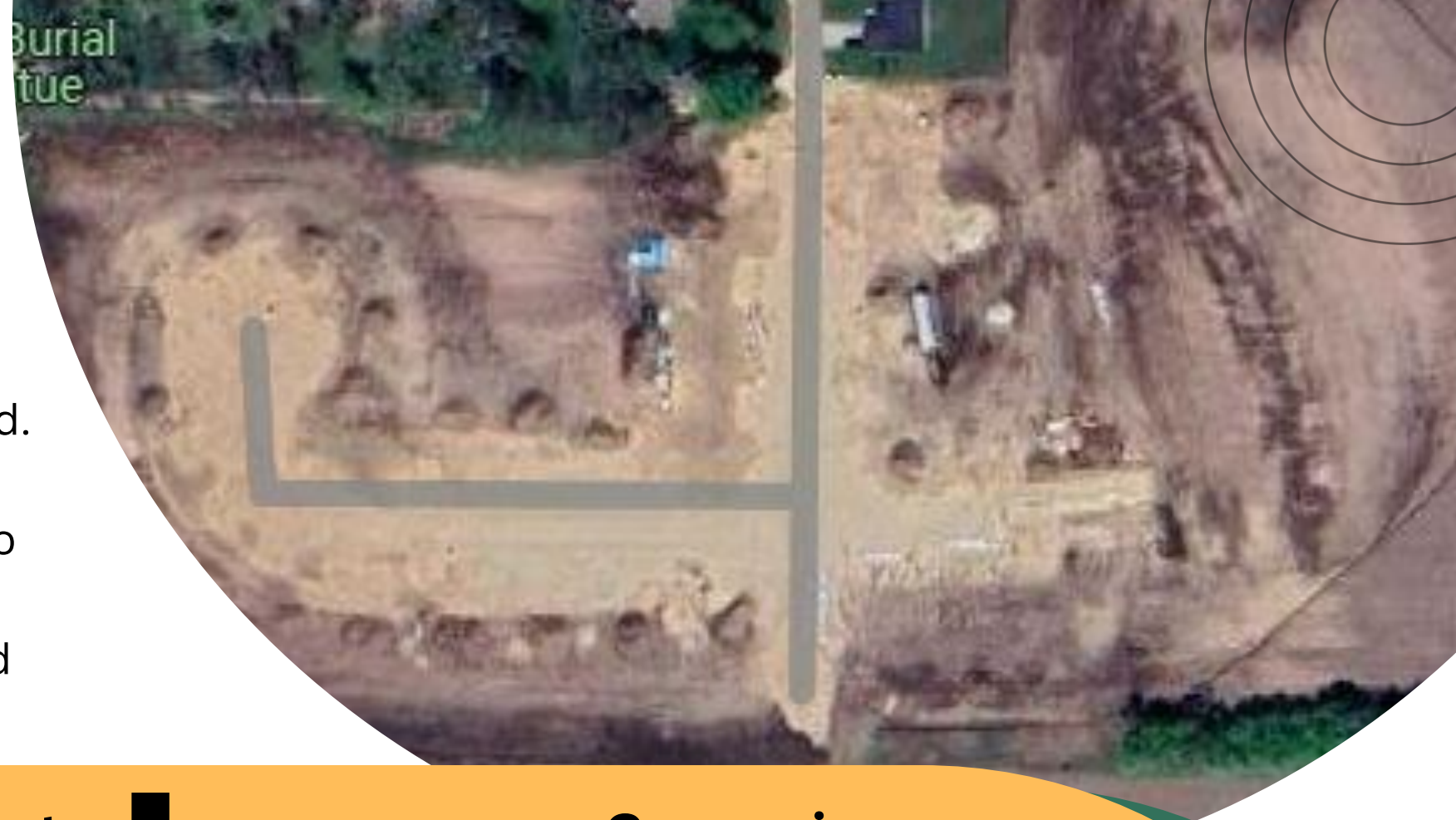




BUYING PROCESS

A refundable down payment was required for each lot of \$5000 which was held by the City Clerk until the closing date. Folks could back out at anytime if necessary. If another party was interested in the same lot it was tracked and they were contacted.

All Purchase Agreements were brought to EDA Board to review and approve prior to any formal closing. If builders were purchasing multiple lots or wanted to put some on first right of refusal, we would entertain that but put a timeline in which they had to close.



Lot Pricing

- Price of lot covers all construction, roads, infrastructure, engineering, etc plus a 10% contingency.
- Some lots were lower; some were 1.5x the base cost depending on the size or if in the cul de sac.

No Haggling

- \$5000 deposit for each lot was held until closing and put toward lot.
- No prices could be negotiated.
- No bidding wars.
- 1st come. 1st served.

Keep Costs

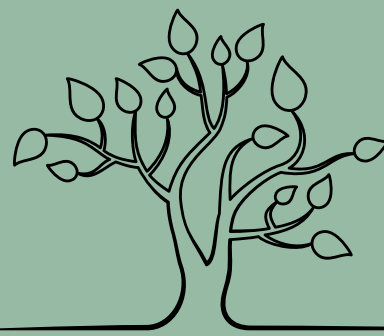


- Used a local attorney to draft Purchase Agreements and close on the sale
- Reduced closing costs by almost \$600; if closed with title company it was almost \$1000.

Convenience

- EDA held one public hearing for all of the lots to reduce costs for printing public notices and holding special meetings.
- EDA did not offer financing; most paid with cashier's check.
- Closed at City Hall or title company of builders' choice.





HARDWOOD ESTATES

LOT SALES STATUS



October 2023

- Broke Ground
- Grading
- Infrastructure in the ground



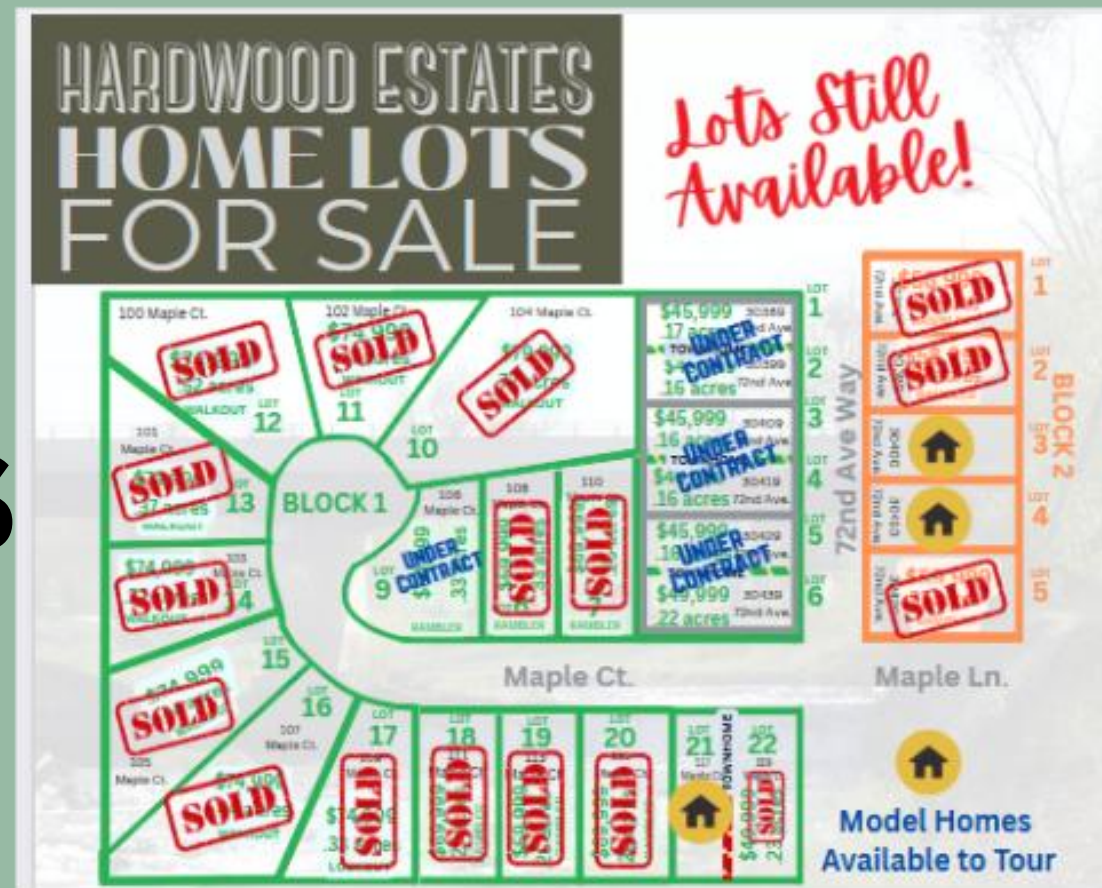
August 2024

- Lots were ready
- 7 building permits issued
- Cannon Falls is on Parade of Homes for 1st time in history!
- EDA beginning plans for Phase 2



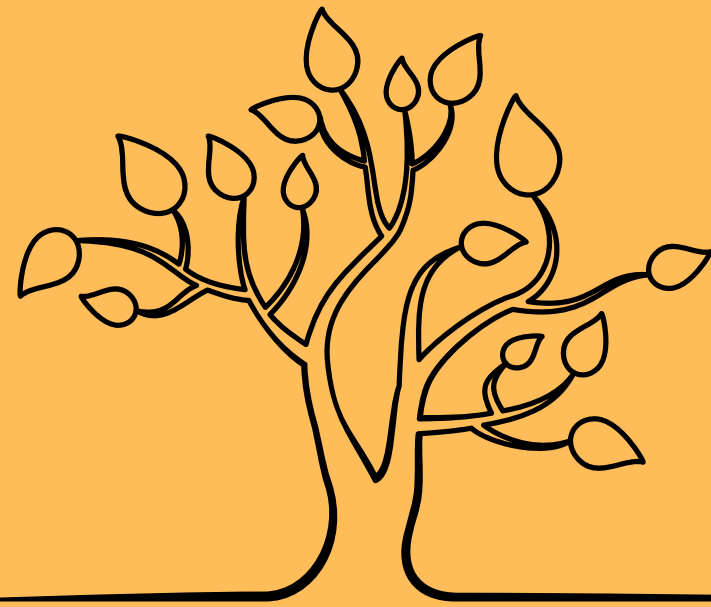
September 2025

- 11 building permits issued
- 15 single family homes built
- 1 under construction
- 1 set of twin homes built
- ***ALL LOTS UNDER CONTRACT***
- ***BREAKING GROUND ON PHASE 2!***



\$1.3 Million in sales!
in 1st year

70% lots sold



BENEFITS AND IMPACT

HARDWOOD ESTATES

Impact on Community

- 2 “Boomerang” couples with kids moved back to town
- 1 couple moved and freed up an older home in the community
- Other home owners were all new residents to the community!
- Most building permits

Key Benefits

- Created a housing ‘churn
- Increased tax base
- Increased population by 36 people -- so far!
- Increased traffic of visitors to the area looking for a new place to move

August
2025





At CEDA, we help small communities
do big things!

We work in, with, and for rural
communities — rolling up our sleeves to
turn ideas into action.



Maddi Clavin



Jack Wheeler



**Laura
Qualey**



Phone

651-329-5116



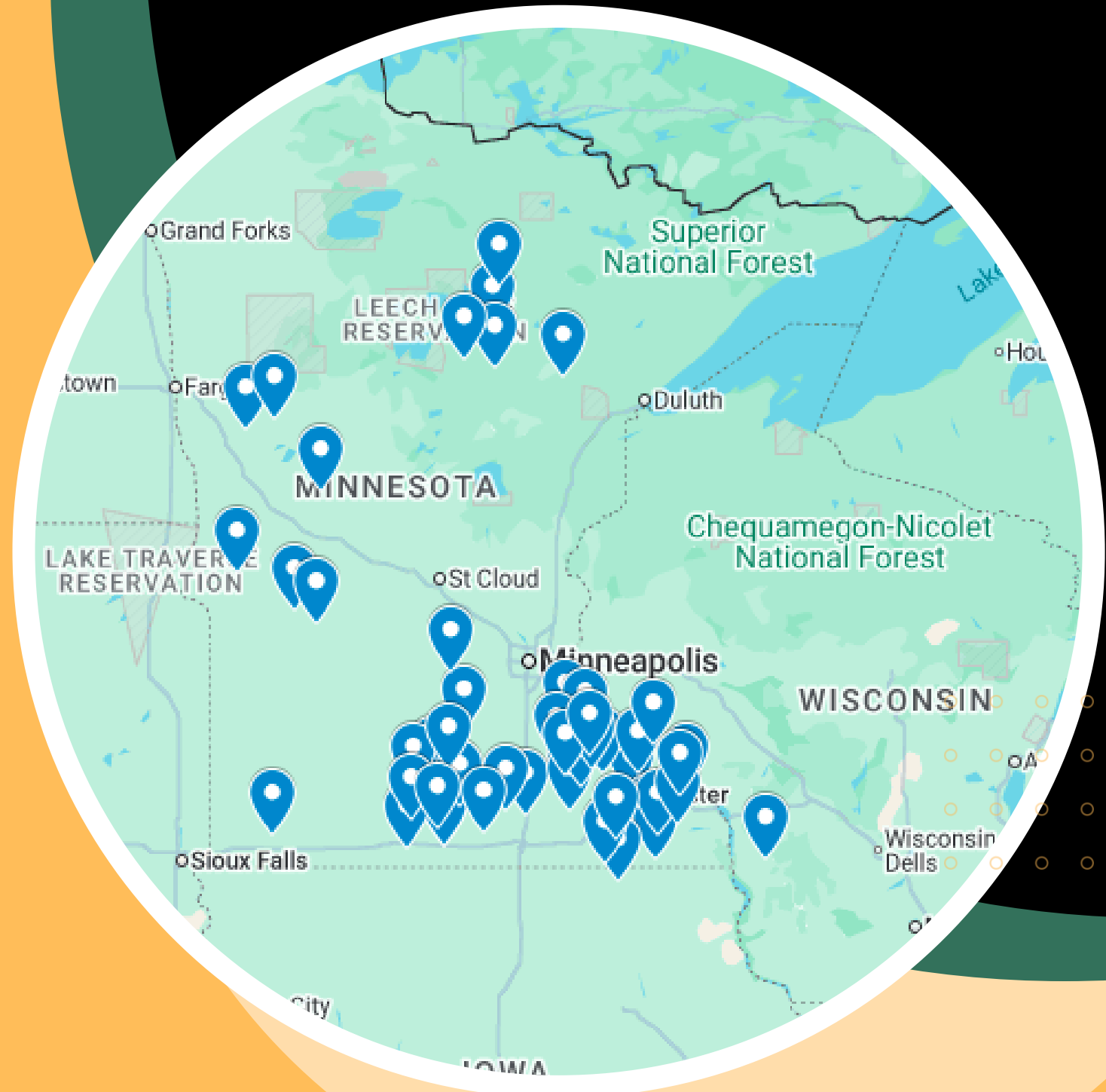
Email

laura.qualey@cedausa.com



Website

www.cedausa.com



Lingo in the Public Sector – A Focus on TIF

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**How many TIF District's are
currently in Minnesota?**

1,605!

Redevelopment: 700

Housing: 593

Economic Development: 267

Renewal and Renovation: 24

Soils Condition: 11

Uncodified Law: 10

Agenda

1 Why consider providing assistance?

2 Basic TIF Concepts

3 TIF Establishment Timeline

4 TIF Districts and the uniqueness for each

5 Why can TIF be political?

1 Why consider providing assistance?

Why consider providing assistance?

01

Create or
retain jobs

02

Redevelop
blighted
areas

03

Remediate
polluted
sites

04

Construct
affordable
housing

05

Increase
tax base

06

Change
community
conditions

Why consider providing assistance?

**Fill the
financing
gap**

Encourage development that normally wouldn't occur without assistance ("but for")

2 Basic TIF Concepts

What is Tax Increment Financing (TIF)?



Minnesota statutes
469.174-469.1794



The ability to capture and use **most** of the increase in local property tax revenues from **new development** within a defined geographic area for a defined period of time without approval of the other taxing jurisdictions.

Fundamentals of Tax Increment Financing



A method of capturing tax base growth resulting from new development



Fixed term for capture, then new development capacity is added to existing tax base



Tax increment is generated by the increased property value that is created when a property is developed

Fundamentals of Tax Increment Financing



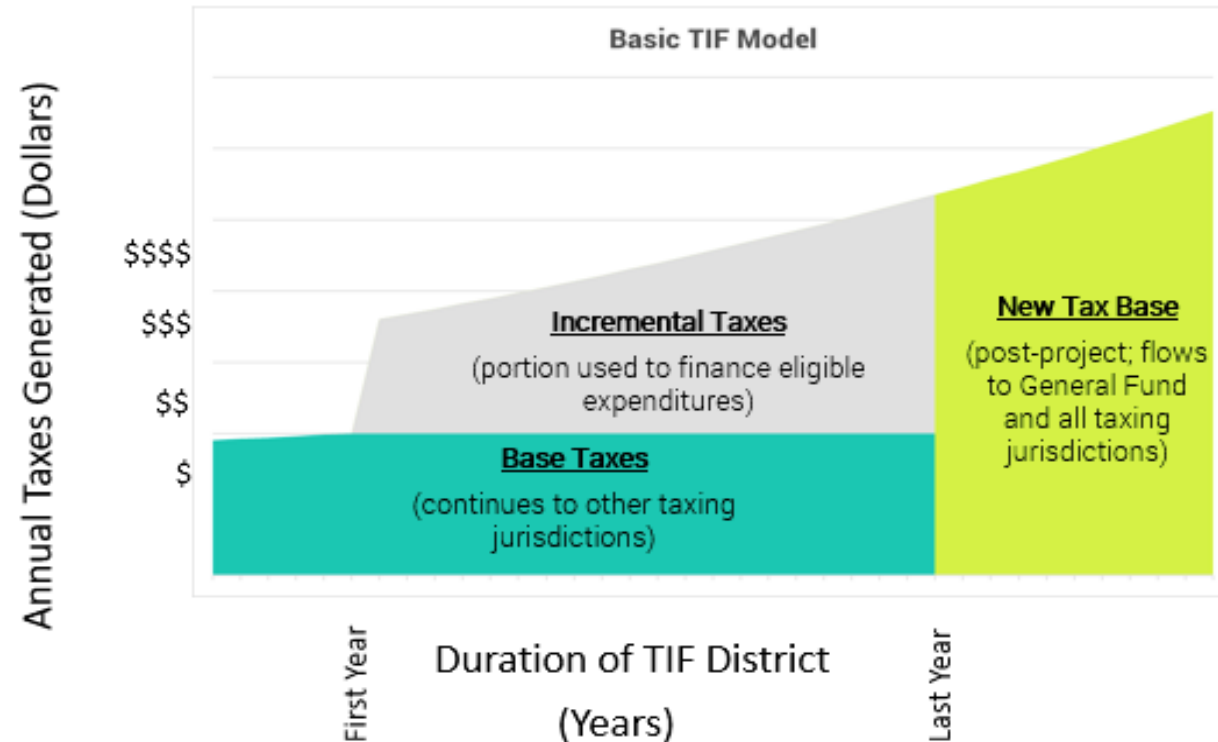
Taxes
“Captured” for
the Term of
the District

Existing value



Taxes
continue to
flow to city,
county school
etc..

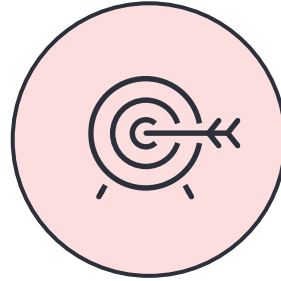
Fundamentals of Tax Increment Financing



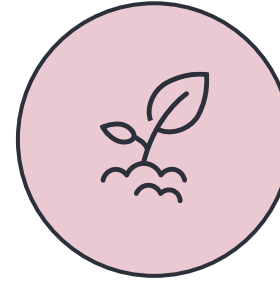
Typical eligible costs



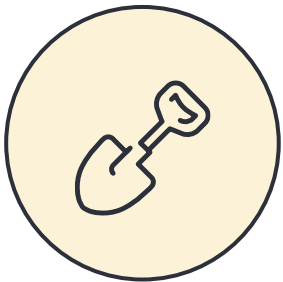
**Public
improvements**



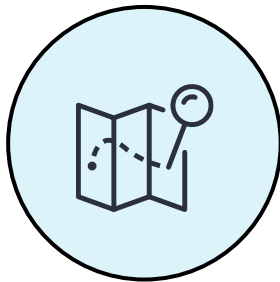
**Land
acquisition**



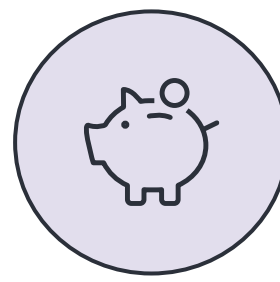
**Soil
correction**



**Site
preparation
and
demolition**



Relocation



**Financing fees /
capitalized interest**



**Administrative
costs**

Public improvement costs allowed



**Streets
and roads**



Utilities



**Bridges and
interchanges**



Parking



**Sideways
and
walkways**



**Soft costs
related to
any of the
above**

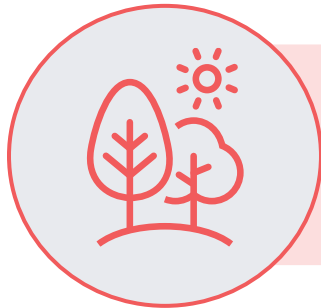
Public improvement costs not allowed



Public buildings such as City Center, Public Safety, Public Works buildings



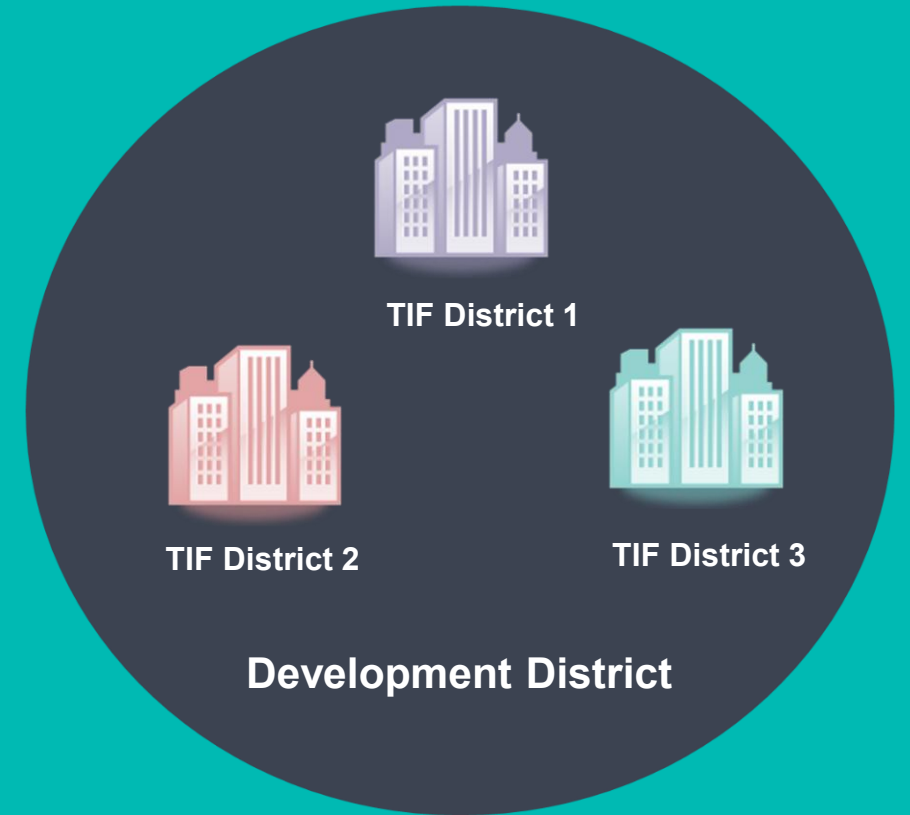
Administration beyond 10% of TIF collections



Culture and recreation such as parks, community centers, golf courses, etc.

Project area (Development district)

- Where portion of TIF dollars can be spent, with limitations
- Multiple TIF Districts can be in one Development District



Definition of pooling

- The ability to spend a portion of tax increments outside TIF District and within Project Area
 - Redevelopment District: Up to 35% of Tax Increment
 - Administrative: Up to 10%
 - Redevelopment Related: Up to 25% - includes admin.
 - Qualified Housing: Up to additional 10%
 - Economic Development District: Up to 20%
 - Housing District: No percent limit



Definition of pooling

Maximize use of Tax Increments

- Finance specific district project costs plus allowable pooling expenses
- Collect up to full term of incentive
- Reduced use of tax increments

Finance direct improvements only & no/limited pooling

- Minimize term of collection
- Property value increase on tax roll

How is TIF calculated: Scenario

Calculating Tax Increment for Apartment Project	
Base Taxable Value	\$100,000
x Tax Classification Rate	1.25%
Original Net Tax Capacity	\$1,250
Total New Taxable Value	\$1,000,000
x Tax Classification Rate	1.25%
Total Net Tax Capacity	\$12,500
Captured Tax Capacity	\$11,250
x Local Combined Tax Capacity Rate	110.00%
Annual Tax Increment	\$12,375

Common financing methods

General Obligation Tax Increment Bonds

- Can be issued without a referendum if tax increment contributes at least 20% of debt service costs

Pay-as-you-go notes

- Project financed upfront by developer
- Developer is reimbursed over time

Revenue bonds

- For seasoned development with a “coverage” factor and/or guaranteed

3 TIF Establishment Timeline

TIF Establishment Timeline

- Notice to County Commissioner sent out 30 days prior to public hearing notice publication
- TIF Plan with fiscal impacts to County & School District 30 days prior to public hearing
- Hearing Notice published in newspaper of general circulation at least 10 days prior to hearing
- Approximately two months total to establish a TIF district

Information included in TIF Documents

County Commissioner Notice	TIF Plan	Fiscal Notices
Type of District	Type of District	Type of District
Parcels	Parcels	Estimate amount of TIF to be generated over the term of the district
Development Activities	Development Activities	Impact on Jurisdictions
Date of Public Hearing	“But For” analysis	Date of Public Hearing
Map of Proposed District	Duration of District	
	Original NTC rate of City, County, School etc.	
	Impact on Jurisdictions	
	Pooling and Admin restrictions	
	Filing and Disclosure requirements	
	Map of Proposed District	
	Detailed Calculations and Assumptions	
	Pay-Go Note (If applicable)	



4 TIF Districts and the uniqueness for each

Types of TIF Districts



REDEVELOPMENT



RENOVATION AND
RENEWAL



HOUSING



ECONOMIC
DEVELOPMENT



SOILS

Redevelopment Districts

Redevelopment TIF Districts



Purpose

Develop/Clean blighted sites & demolish substandard buildings



Maximum Term

25 years from receipt of first increment (26 years total)



Establishment Requirements

Coverage test
Blighted building test
Reasonable distribution



Redevelopment TIF Districts

Redevelopment districts are a type of tax increment financing district in which a City/Authority finds by resolution that:

At least 70% of the district’s area must consist of parcels occupied by structures or improvements such as buildings, streets, utilities, or paved/gravel parking lots. A parcel is considered “occupied” if ***a minimum of 15% of its area*** contains these structures or improvements.

More than 50% of the buildings, not including outbuildings, are structurally substandard requiring substantial renovation or clearance.

Conditions reasonably distributed throughout TIF District

Redevelopment TIF Districts – Coverage Test

- ***More than 70% of parcels*** must be occupied by:
 - Buildings
 - Streets
 - Utilities
 - Paved or gravel parking lots
 - Other similar structures
- ***Parcel must be 15% covered to be considered “occupied”***

Redevelopment TIF Districts

- *Coverage Test is not met – less than 70%*

Parcel	Site Area (Sq. Ft.)	Site Coverage (Sq. Ft.)	Coverage of Improvements (%)	Coverage Quantity (Sq. Ft.)
1	40,875	5,485	13%	-
2	160,434	10,054	6%	-
3	165,043	120,485	73%	165,043
4	458,215	102,845	22%	458,215
5	52,811	40,621	77%	52,811
6	69,186	7,481	11%	-
7	209,488	18,054	9%	-
8	390,485	290,485	74%	390,485
9	150,000	74,153	49%	150,000
10	174,666	24,715	14%	-
Total	1,871,203			1,216,554
			Total Percent of Coverage	65.0%

Redevelopment TIF Districts

- *Coverage Test is met – at least 70%*

Parcel	Site Area (Sq. Ft.)	Site Coverage (Sq. Ft.)	Coverage of Improvements (%)	Coverage Quantity (Sq. Ft.)
1	40,875	5,485	13%	-
2	160,434	10,054	6%	-
3	165,043	120,485	73%	165,043
4	458,215	102,845	22%	458,215
5	52,811	40,621	77%	52,811
6	69,186	7,481	11%	-
7	209,488	18,054	9%	-
8	390,485	290,485	74%	390,485
9	150,000	74,153	49%	150,000
10	174,666	46,874	27%	174,666
Total	1,871,203			1,391,220
			Total Percent of Coverage	74.3%

Redevelopment TIF Districts-Blighted Building Test

- ***More than 50%*** of buildings, not including outbuildings, must be “structurally substandard”
 - Defined to include defects in structural elements or combination of deficiencies in essential utilities & facilities, light and ventilation, fire protection which defects or deficiencies are of total significance to justify substantial renovation or clearance
- Cost to bring building into compliance with the current building code must be ***more than 15%*** of the cost to construct a new structure of same type & square footage

Redevelopment TIF Districts

- *Substandard building test is not met – less than 50%”*

Parcel	No. of Buildings	Building Replacement		15% of Replacement Cost	Building Code Deficiencies	No. of Buildings Exceeding 15%	No. of Substandard Buildings
		Cost					
1	1	2,485,632		372,845	458,753	1.00	1
2	1	1,254,965		188,245	521,458	1.00	1
3	-	-		-	-	-	-
4	-	-		-	-	-	-
5	1	801,583		120,237	84,287	-	-
6	1	684,352		102,653	68,521	-	-
7	1	1,054,965		158,245	147,841	-	-
8	-	-		-	-	-	-
9	1	945,248		141,787	121,458	-	-
10	1	146,547		21,982	54,258	1.00	1
Total		7					3
Percent of Buildings Structurally Substandard							42.9%

Redevelopment TIF Districts

- *Substandard building test is met – at least 50%”*

Parcel	Building Replacement		15% of Replacement Cost	Building Code Deficiencies	No. of Buildings Exceeding	No. of Substandard
	No. of Buildings	Cost			15%	Buildings
1	1	2,485,632	372,845	458,753	1.00	1
2	1	1,254,965	188,245	521,458	1.00	1
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	1	801,583	120,237	156,847	1.00	1
6	1	684,352	102,653	68,521	-	-
7	1	1,054,965	158,245	147,841	-	-
8	-	-	-		-	-
9	1	945,248	141,787	121,458	-	-
10	1	146,547	21,982	54,258	1.00	1
Total	7					4
				Percent of Buildings Structurally Substandard		57.1%

Redevelopment TIF Districts-Reasonable Distribution

- *Substandard buildings reasonably distributed*



Redevelopment TIF Districts-Reasonable Distribution

- *Substandard buildings NOT reasonably distributed*



Renewal & Renovation Districts

Renewal & Renovation TIF Districts



Purpose

Develop/Clean up blighted sites & remove substandard buildings



Maximum Term

15 years from receipt of first increment (16 years total)



Establishment Requirements

Coverage test
Blighted building test
Reasonable distribution



Renewal & Renovation TIF Districts

Renewal and Renovation districts are a type of tax increment financing district in which a City/Authority finds by resolution that:

Parcels comprising at least 70% of the area of the district are occupied by buildings, streets, utilities, paved or gravel parking lots, or other similar structures

20% of the buildings must be structurally substandard

30% of all other buildings must require renovation or clearance to remove the existing conditions.



Renewal & Renovation TIF Districts

- Blighted building test – Fail Example*

Building Replacement					No. of Buildings Exceeding 15%	No. of Substandard Buildings	No. of Obsolete Buildings
Parcel	No. of Buildings	Cost	15% of Replacement Cost	Building Code Deficiencies			
1	1	2,485,632	372,845	260,000	-	-	-
2	1	1,254,965	188,245	521,458	1.00	1	-
3	-	-	0	-	-	-	-
4	-	-	0	-	-	-	-
5	1	801,583	120,237	84,287	-	-	-
6	1	684,352	102,653	68,521	-	-	-
7	1	1,054,965	158,245	147,841	-	-	1
8	-	-	0	-	-	-	-
9	1	945,248	141,787	121,458	-	-	1
10	1	146,547	21,982	16,847	-	-	1
Total		7				1	3
Percent of Buildings Structurally Substandard						14.29%	
Percent of Buildings Requiring clearance to remove existing conditions							42.86%

Renewal & Renovation TIF Districts

- Blighted building test – Pass Example*

Building Replacement					No. of Buildings Exceeding 15%	No. of Substandard Buildings	No. of Obsolete Buildings
Parcel	No. of Buildings	Cost	15% of Replacement Cost	Building Code Deficiencies			
1	1	2,485,632	372,845	260,000	-	-	1
2	1	1,254,965	188,245	521,458	1	1	-
3	-	-	0	-	-	-	-
4	-	-	0	-	-	-	-
5	1	801,583	120,237	205,000	1	1	-
6	1	684,352	102,653	68,521	-	-	-
7	1	1,054,965	158,245	147,841	-	-	1
8	-	-	0	-	-	-	-
9	1	945,248	141,787	121,458	-	-	1
10	1	146,547	21,982	16,847	-	-	1
Total	7					2	4
Percent of Buildings Structurally Substandard						28.57%	
Percent of Buildings Requiring clearance to remove existing conditions							57.14%

Renewal & Renovation TIF Districts

- *Substandard buildings reasonably distributed*



Renewal & Renovation TIF Districts

- *Substandard buildings NOT reasonably distributed*



Housing TIF Districts

Housing TIF Districts



Purpose

Generate rental or owner-occupied housing for lower to middle income households



Maximum Term

25 years from receipt of first increment (26 years total)



Establishment Requirements

Rental
Owner-occupied
Commercial restriction



Housing TIF Districts - Rental

20% of Units must
reserved for tenants
with incomes at or
below 50% of area
median income (AMI)

OR

40% of units must be
reserved for tenants
with incomes at or
below 60% of the area
median income (AMI)

Housing TIF Districts - Rental

Income Limits by Household Size								
	1	2	3	4	5	6	7	8
50%	46,350	53,000	59,600	66,200	71,500	76,800	82,100	87,400
60%	55,620	63,600	71,520	79,440	85,800	92,160	98,520	104,880

Monthly Rent Limits by Room Size						
	Studio	1	2	3	4	5
50%	1,158	1,241	1,490	1,721	1,920	2,118
60%	1,390	1,490	1,788	2,065	2,304	2,542

*Data from the United States Department of Housing and Urban Development.

Housing TIF Districts - Owner-Occupied

95% of housing units must be sold initially to buyers with incomes at or below:

- 100% of the greater of:
 - Family AMI
 - State median income for families of three or less
- 115% of the greater of:
 - Family AMI
 - State median income for families of three or more

Housing TIF Districts - Owner-Occupied

Area Median Family Income								
	1	2	3	4	5	6	7	8
100%	92,680	105,920						
115%			137,034	152,260	164,441	176,622	188,802	200,983
State Median Family Income								
	1	2	3	4	5	6	7	8
100%	81,830	93,520						
115%			120,992	134,435	145,190	155,945	166,699	177,454

*Data from the United States Department of Housing and Urban Development.

Housing TIF Districts - Commercial Restriction

- **No more than 20%** of the square footage of building in the district may consist of commercial, retail, or other non-residential use.

Economic Development Districts

Economic Development TIF Districts



Purpose

Increase tax base & new jobs



Maximum Term

8 years from receipt of first increment (9 years total)



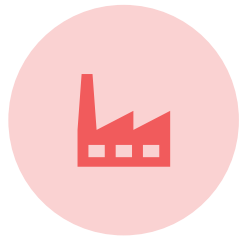
Establishment Requirements

Building use
Workforce housing
Commercial – Small Cities



Economic Development TIF Districts - Building Use

85% or more of the building is used for



MANUFACTURING,
WAREHOUSING,
PRODUCTION,
STORAGE FACILITY



RESEARCH &
DEVELOPMENT



TELEMARKETING



TOURISM FACILITIES



SPACE NECESSARY
FOR ABOVE ACTIVITIES

Economic Development TIF Districts - Workforce Housing

City is located outside of the metropolitan area

Average vacancy rate for rental housing *is 3% or less for last 2 years*

One business located in city or **within 15 miles** of city that employs a minimum of **20 full-time equivalent employees** provides written statement indicating lack of available rental housing.

Economic Development TIF Districts - Small City Commercial

Small City is classified as:

- Population of 5,000 or less
- Located 10 miles or more from a home rule charter or statutory city
- Home rule charter or statutory city is located in MN with a population of 10,000 or more

Up to 15,000 sq. ft.

- Office
- Retail

Soils District

Soils TIF District



Purpose

Remediation of Land



Maximum Term

20 years from receipt of first increment (21 years total)



Establishment Requirements

Presence of hazardous substances, contaminants or pollution
Response Action Plan (RAP)
Estimated cost of proposed removal/remedial action exceeds fair market value of land before development –OR- \$2 per square foot of parcel's area

5 Why can TIF be Political?

Why can TIF be Political?



City/County/Schools may not see the NTC benefit for up to 26 years



Different Groups within or outside the community can have an impact (Developers, Community Groups and Residents, Business Owners and entrepreneurs)

Join us for TIF 102 at the 2026 EDAM Summer Conference!



Dive deeper into more TIF topics



Tips and tricks to bring back to your communities



Walk through a TIF Case Study

Questions?

Let's Connect!

Email: Jake.Emeott@bakertilly.com

Phone: 651-223-3002

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The background image shows the exterior of a two-story brick building with large glass windows. The words "LITTLE AFRICA MARKET" are visible in white lettering across the top of the windows. A semi-transparent dark blue rectangle is overlaid on the middle of the image, containing the title and subtitle text. To the left, a street scene is visible with a sidewalk, a street lamp, and a "ONE HOUR PARKING" sign. The sky is clear and blue.

Little Africa Plaza

Panel Discussion on Redevelopment in Saint Paul

EDAM Winter Conference 2026



Introduction

African Economic Development Solutions

African Economic Development Solutions (AEDS) confronts economic disparities by providing entrepreneurship promotion, small business development, micro-lending, homeownership education, and community development initiatives to facilitate healthy, vibrant communities.

AEDS has four core services:

1. Business Lending
2. Business Development
3. Home Ownership Education
4. Community Building

By the Numbers

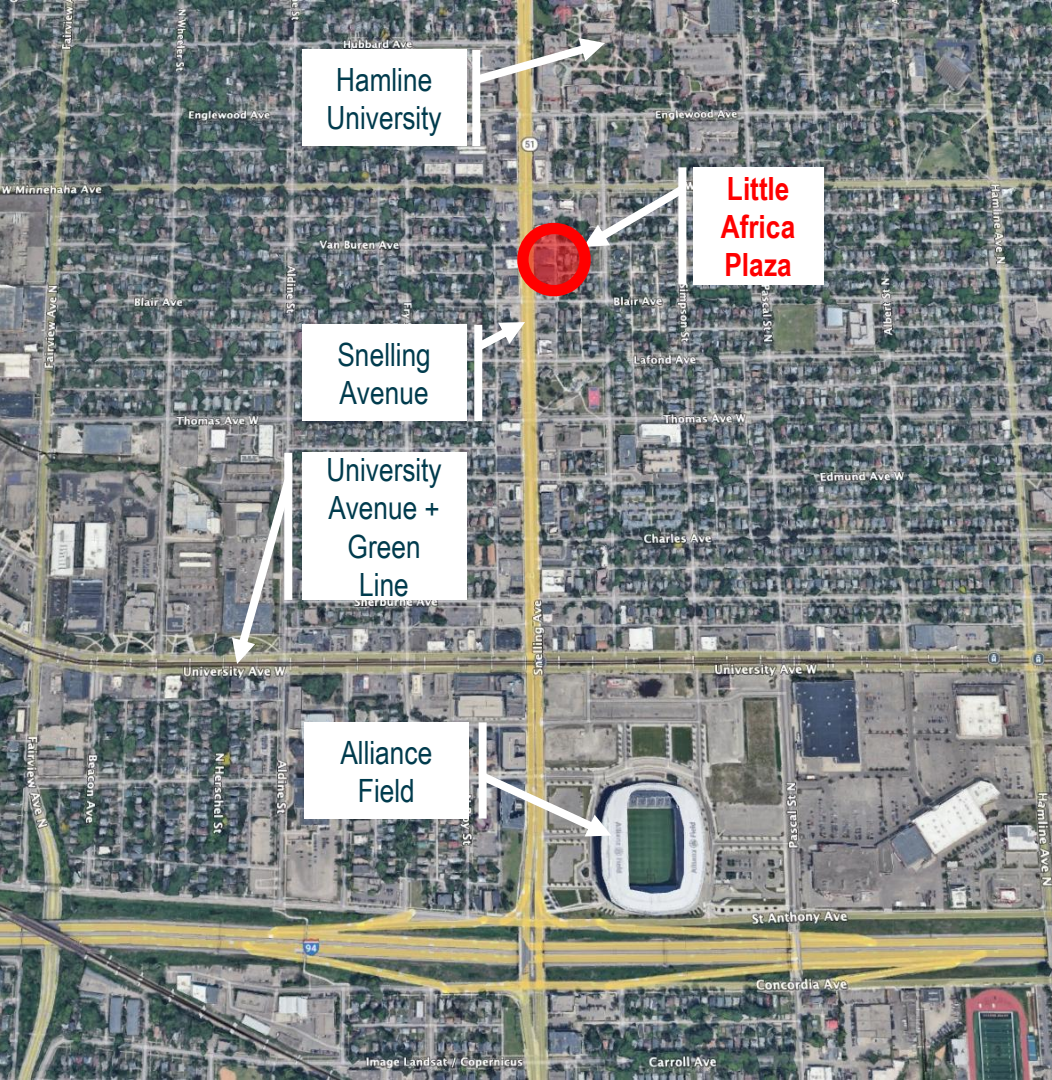
2024
Impact

\$2.07M
Deployed in Loans

65%
Women-owned
Businesses

1,052
Clients Served

124
Graduates in Culturally
Intelligent Business Program
for Aspiring Entrepreneurs



Introduction

Little Africa Plaza

Little Africa Plaza is the new vibrant community hub for all AEDS services, programs, commerce, culture, and celebrations. It contains Mama’s Market & Deli, offices, meeting spaces, incubator retail, support spaces, and parking.

Little Africa Plaza is in the heart of the Hamline – Midway Neighborhood. As a comprehensive adaptive reuse, Little Africa Plaza endured a significant fire during the design phase and emerged with a new second floor while honoring the building’s historic integrity.

By the Numbers

15,000
Square Feet

B3
Minnesota B3
Benchmarking

1926
Original
Structure

5 Year
Development
Process

\$6.5M
Total Development Cost

THE KEY PEOPLE

Panel



Dr. Gene Gelgelu PhD (MBA)

*Founder and President and CEO
African Economic Development
Solutions/Little Africa*



Albert Johnson

*Project Manager
Flannery Construction*



Kaitlin McCoy, AIA

*Architect, Sustainability Specialist
Cushing Terrell*



David Gilbertson

*Project Manager, Associate
Cushing Terrell*

What has Little Africa Plaza meant for the mission & people that are served?



What are a few relevant and rewarding design aspects of Little Africa Plaza?



**What were a few
construction
efforts that
addressed
community or
neighbor issues?**



**What were some
of the challenges
of community
support,
particularly the
wide range of
funding sources?**

2020	2021	2022	2023	2024	2025
	Bigelow Foundation		St. Paul Foundation DEED Main Street Grant		
	McKnight Foundation	FIRE!			
HFFI Grant	Star Grant		State of Minnesota Appropriation		
Line of Credit	LISC Cultural Corridor	Neighborhood STAR Grant	Otto Bremer Trust		
Building Acquired	Met Council LCDA + AEDS Match		Propel Loan		
	St. Paul & Minneapolis Foundation	Ramsey Critical Corridors Grant	St. Paul HRA Loan		
	Hardenberg Foundation				
Vision & Concept	Schematic Design	Design Develop.	Construct Docs/Bid	Construct	Grand Opening
\$300K	\$878K	\$304K	\$5.033M		

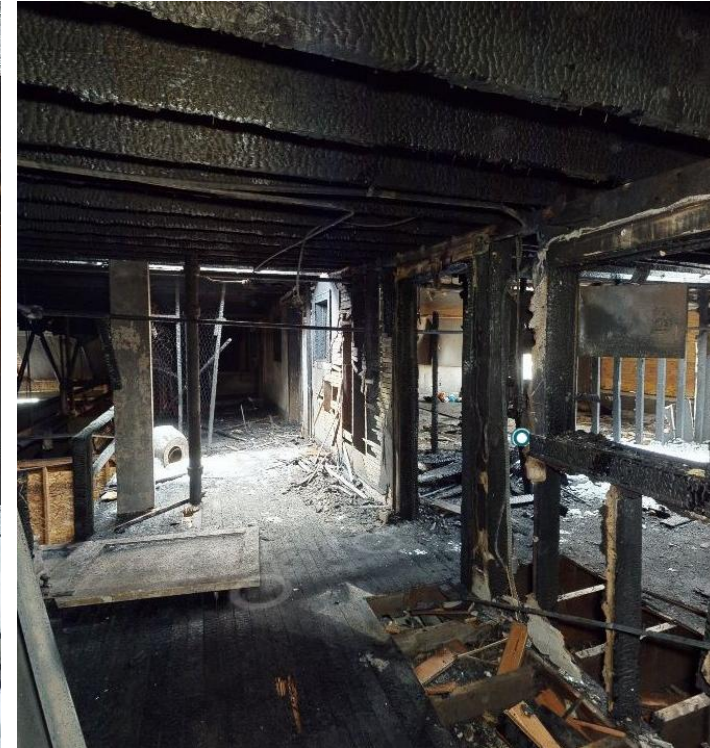
Can you
describe some
of the unique
Sustainability
features – from
Adaptive Reuse
to B3?



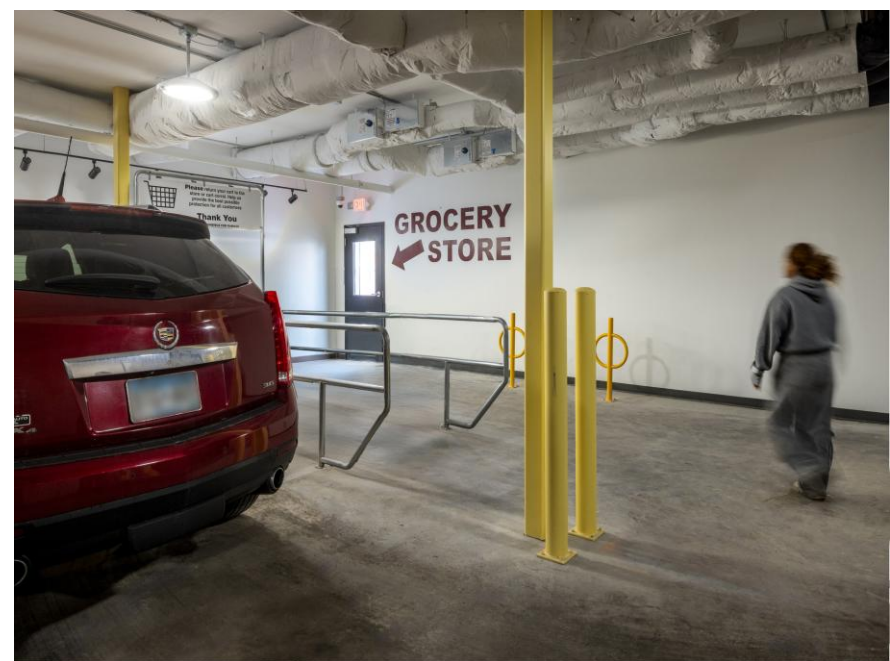
**Were there
reporting
challenges
during
construction to
meet funding
requirements?**



How did the fire during the process affect the team, the momentum, and the final project?



There are many
uses under one
roof – how did
they ultimately
make the project
better?



Can you describe
the challenges
of maintaining
budgets over
a five-year
development
timeframe?

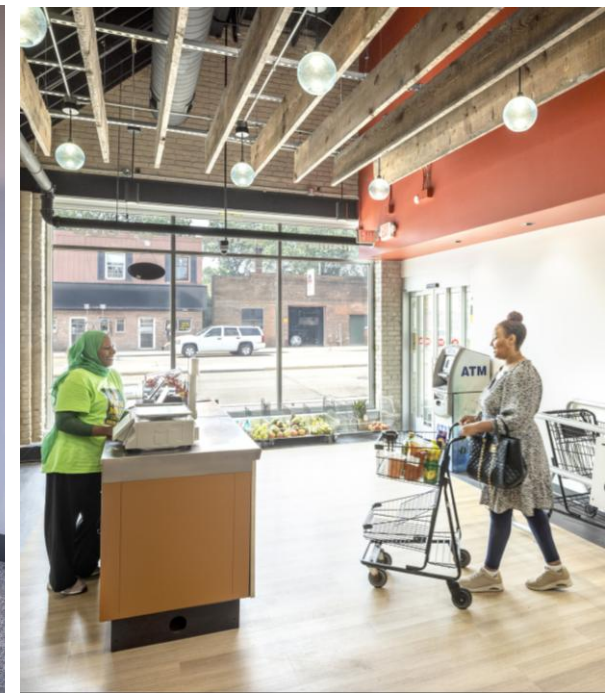
Material
Escalation
FIRE
Historic
Building
Funding Inertia
Unforeseen Delays
COVID
Codes
Ongoing Operations
Neighborhood
Changes



Has Little Africa
Plaza inspired
new
neighborhood
developments?



**Lightning Round
– One word that
best describes
Little Africa
Plaza?**



Questions?





Thank You.

Overcoming Barriers to Producing Workforce Housing

January 2026



*Building a sustainable foundation for a safe, healthy, and welcoming
community through public service excellence.*

Homes built in the 1950's



What happened to starter homes?



- 1982 Information
- Average first time homebuyer 28
- Percentage of starter homes built 40%
- 2023 Information
- Average first time homebuyer age 40
- Percentage of starter homes built 9%

Can we increase the supply of starter homes?



Understand the barriers



The Barriers



The risk to the build are too great



The cost and time required to build a home make starter homes impossible to build.



Starter homes produce less profit than other home types



Regulatory and Zoning challenges make creating starter homes challenging

Pilot 1: Red Hawk Drive Project



Red Hawk Pilot Project



**Build 10 starter
homes concurrently**



RFP for a builder



**Create homes with
fewer amenities**

5 homes were split
level with unfinished
basements

5 homes were slab
on grade to assist
with

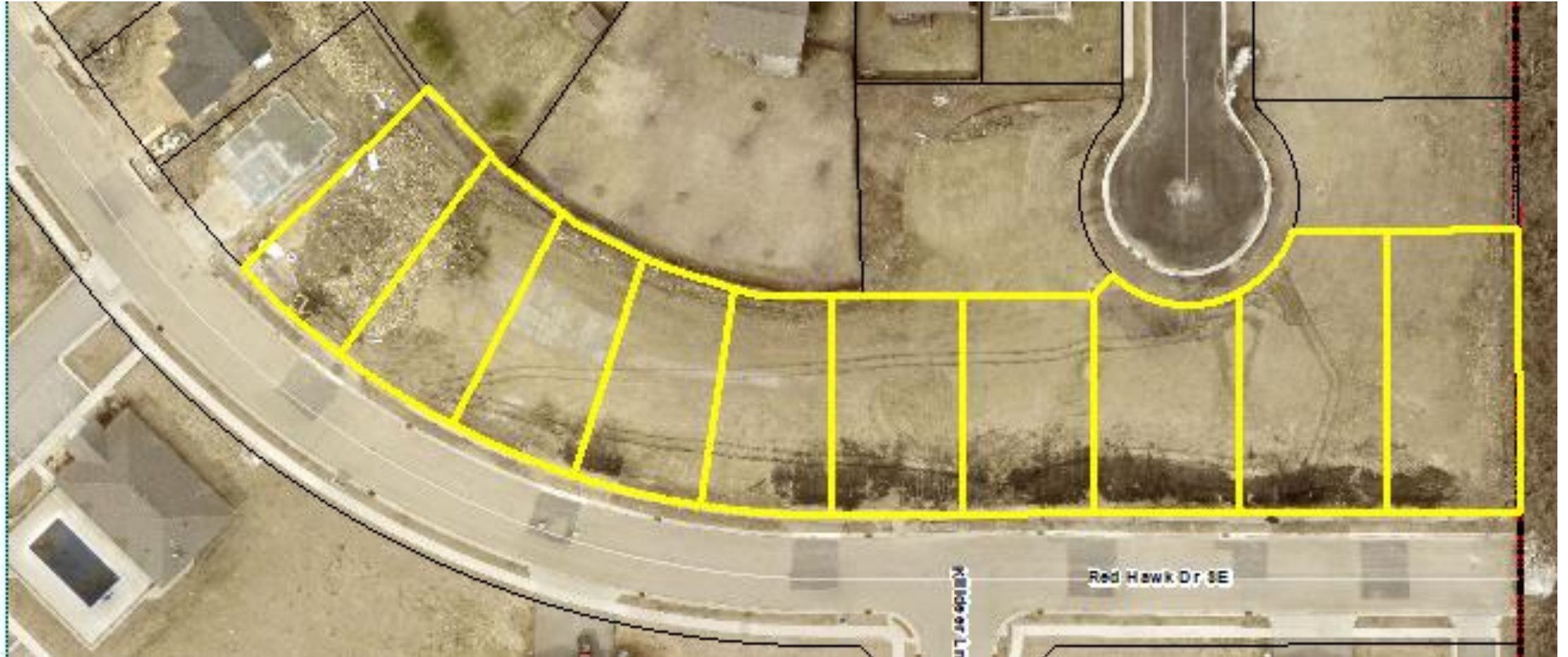


**Homes were placed
into the Community
Land Trust**

Buyers only paid for
construction, land
cost was subsidized



Red Hawk Drive SE Lots



Olmsted County HRA procured Bigelow Homes

- Contract to build 10 spec homes

Bigelow Homes never owned the property

- Allowed them to focus solely on construction

Olmsted County HRA reimbursed Bigelow Homes monthly

- Builder profit was withheld until the home was sold

Olmsted County HRA would sell the completed homes to income eligible buyers (80% AMI)

Funding came from \$2.7 million in ARPA funding

Red Hawk Details

Red Hawk Pilot Key Questions

How much does it cost to build a home in Minnesota?

Is there a market for starter homes?

Can you achieve economies of scale when you build homes in batches?

How long does it take to build a home?

Can the public and private sector partner to overcome the barriers?



Red Hawk Building Types

- Slab on grade
 - 2 Bedrooms
 - 2 Bathrooms
 - Laundry Room
 - Utility Room
 - Family Room
 - Kitchen
 - 2 Car Garage

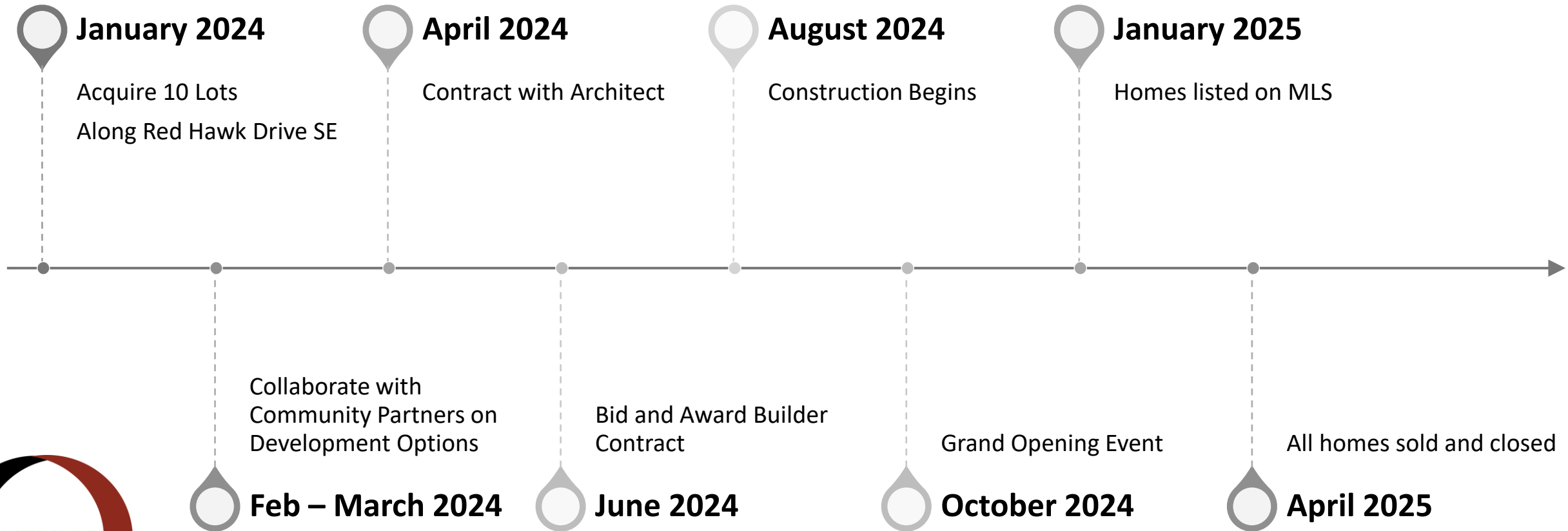


Red Hawk Building Types

- Split Level Home
 - First Floor:
 - 2 Bedrooms,
 - 2 Bathrooms
 - Family Room
 - Kitchen
 - 2 Car Garage
 - Lower Level
 - Laundry Room
 - Utility Room
 - Unfinished space
 - Additional bathroom
 - Additional bedrooms
 - Family Room



Red Hawk Homes Timeline



Lessons Learned



- Construction costs were under \$250,000 per home
- It took 84 days from build permit to obtain a C.O.
- Public procurement process makes this challenging
- Enhanced our understanding of building process
- Scale reduced material costs by approximately 5%
- All homes sold and closed for \$250,000 in under 120 days

Pilot 2: Woodcrest Homes



Building a sustainable foundation for a safe, healthy, and welcoming community through public service excellence.

Development Agreement Request

- Build 8 Single Family Homes
 - 6 Rambler and 2 Split level homes
 - Bigelow Homes owned the lots (HRA held first position mortgage)
- Bigelow Homes has a \$1.7million construction loan (average \$213,000 per home)
 - HRA holds a mortgage on the property
 - 0% interest loan
- Loans repaid as home sells (6-9 months)



Woodcrest proposal areas to "Test"



Can we build home and lot for sale under \$350,000?

Can we decrease the time to build a home?

Is there a market to Sell homes with fewer amenities?

Are there buyers at or below 120% AMI willing & able to purchase homes for sale under \$350,000?

Can this model work as a long-term role for government in the construction of Affordable Single-Family Housing?



Woodcrest Project Time-Line



Woodcrest Lessons Learn"ing"



- One home sold to date
- Seven homes on market today for \$340,000
- Community feedback
 - Challenging location
 - Slowing housing market
- We hope more homes will sell (after the holidays)

Next Steps



All of you can do this



Every county has Statewide Affordable Housing Aid



New Construction is an eligible use



Scalable for every community
across Minnesota

Build 1 home
Build a subdivision

Thank you for attending today!

Reach out to me if you are interested in learning more

We want to replicate this model across Minnesota

David Dunn

Housing Director, Olmsted County

David.Dunn@olmstedcounty.gov

507-328-7143





Peeling Back the Curtain on TIF Districts

Real Results, Real Impacts, Real Lessons

What We'll Cover Today...

Why lookback at TIF performance?

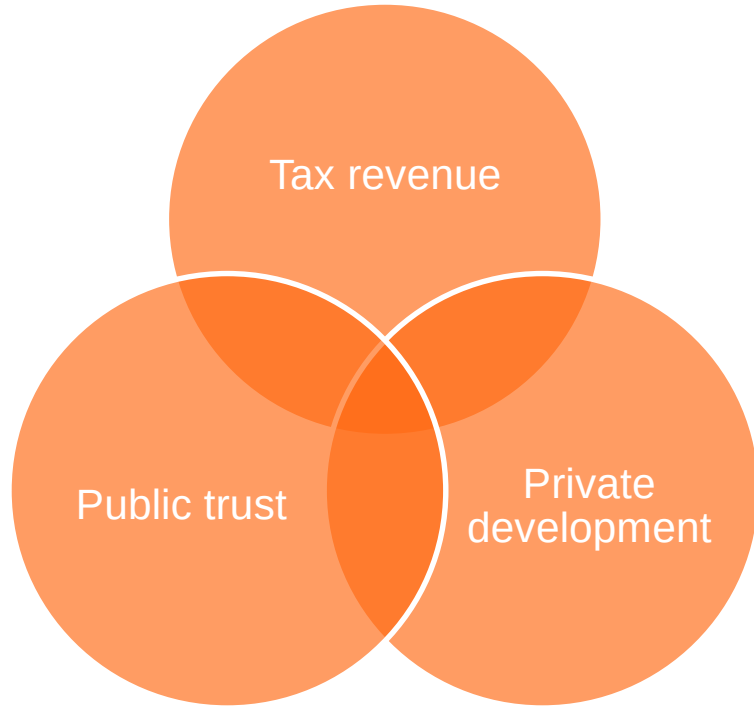
How TIF success is typically measured

Retrospective case studies

Key findings & lessons learned

Takeaways for future TIF use

Why is TIF Always in the Spotlight?



- TIF is a powerful tool
- Diverts tax revenue
- Supports private development
- Benefits aren't always visible
- Affect on overlapping taxing jurisdictions
- Perceptions & complexity

The Gap in the TIF Conversation

What we do well:

- Pro forma analysis
- But-for tests
- Policy compliance

What could be improved:

- Post-completion performance review
- Outcome tracking beyond annual increment reports

What Does “Success” Actually Mean?

Tax base growth

Job creation

Higher wage levels

Private investment
leverage

Redevelopment of
blight or underutilized
property

Construction of
housing options

What Does “Success” Actually Mean?

Short-term vs. long-term success

- **Short-term:** Does it work?
 - Development occurs
 - Increment generated as projected
 - Debt service and eligible costs are covered
- **Long-term:** Was it worth it?
 - Strong, stable tax base
 - District decertifies early
 - Continued reinvestment without public assistance

Financial vs. community success

- **Financial Success**
 - Increment meets or exceeds projections
 - Leveraged private investment
 - Tax base growth
- **Community Success**
 - Blight removal
 - Infrastructure investment
 - Job & wage goals
 - Housing options

How to Evaluate TIF Districts Retrospectively?

Key evaluation metrics:

- Actual increment vs. projected increment
- Timing of value realization
- Pay-as-you-go vs. bonded outcomes
- Decertification results

Data sources:

- Estimated market values
- Net tax capacity
- Annual TIF reports
- Development agreements
- Bond documents
- Debt schedules

Case Study Framework

1

Original goals & projections

2

TIF structure & assistance provided

3

Actual outcomes

4

Key lessons learned



CASE STUDY #1: BRIDGEWATER BANK CORPORATE CENTER

Background

Location: St. Louis Park, MN

Construction Year: 2019

Development: 84,000 sq. ft.
Class A office building

- 39,967 sq. ft. corporate headquarters
- 19,775 sq. ft. office space
- 7,530 sq. ft. restaurant
- 7,152 sq. ft. bank branch



Background, Cont...

Public Assistance:

- \$950,000 Pay-As-You-Go (PAYGO) TIF Note
- Interest Rate the lesser of 5.00% or actual rate of financing
- Repayable from 95% of the annually available tax increment

TIF District:

- Redevelopment District
- Adopted in 2018 / Certified in 2019
- First increment generated in 2021
- Required decertification in 2046

Original Projections vs. Actual Results

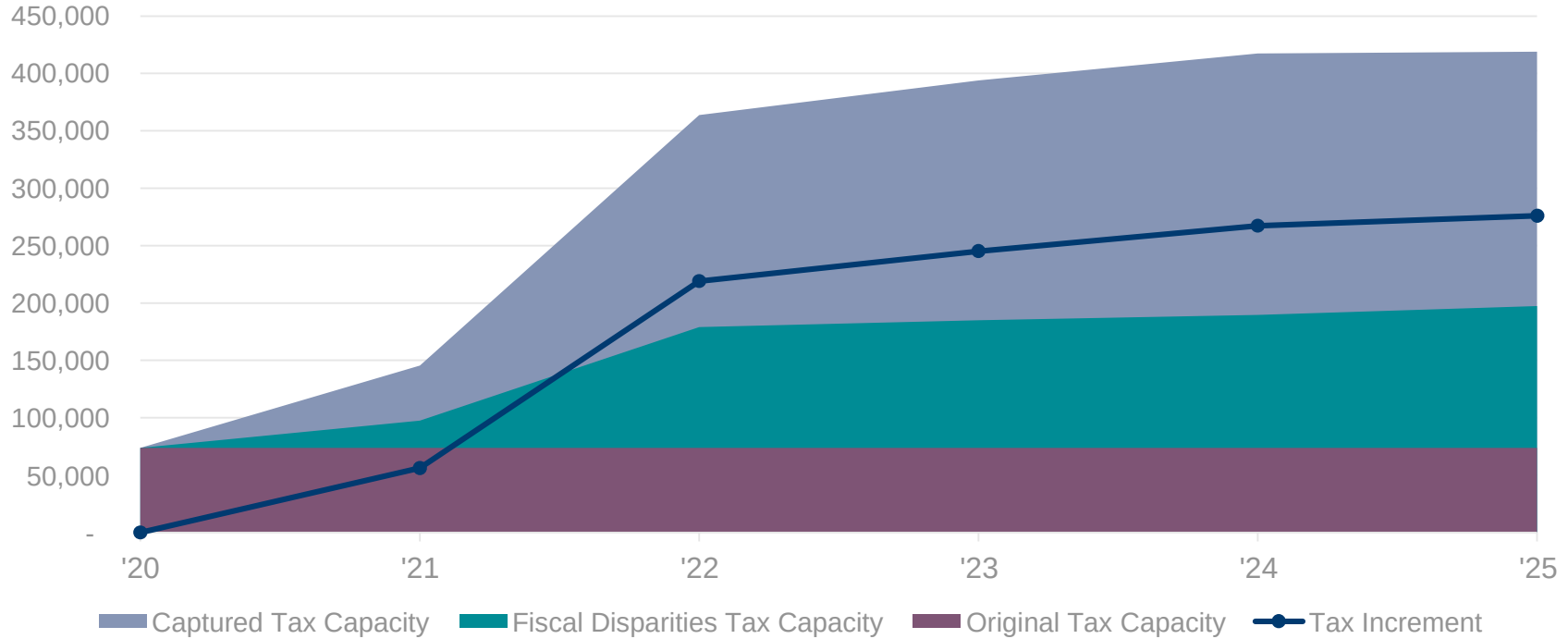
Original projections (2018):

- Taxable value: 11,766,000
- Base value: 4,172,400
- Base rate (2018): 130.191%
- Annual increment: 129,567
- Annual inflation: 0.00%
- Interest rate: 5.00%
- TIF Note repayment: **12 years**

Actual results (2025):

- Taxable value: 21,023,000
- Base value: 3,772,400
- Base rate (2019): 125.012%
- Annual increment: 275,936
- Annual inflation: 0.00%
- Interest rate: 1.26%
- TIF Note repayment: **5 years***

Increment Performance Over Time



Capitalized Opportunity

Strong tax increment performance prompted action:

- TIF Note issued to Bridgewater Bank on June 16, 2021
- EDA elected to prepay on August 3, 2021

Transaction summary:

- EDA used internal resources to advance \$951,596
 - ✓ \$950,000 TIF Note principal
 - ✓ \$1,596 accrued interest (issuance to prepayment)
- Interfund loan is being repaid with a 4.00% interest rate

Benefits Realized

Eliminated ongoing TIF Note obligation

- Shifted from paying 95% of annual increment to Bridgewater Bank

EDA is capturing 100% of the annual increment

- Repaying the interfund loan (6-year term)
- City considered retaining 35% of increment for affordable housing

Converted an obligation into an investment

- \$125,000 of anticipated interest earnings for the EDA



CASE STUDY #2: INTERCHANGE WEST / LYNDALE GATEWAY

Background

Location: Richfield, MN

Construction Year: 1999 - 2002

Development: Multi-phase,
mixed-use project

- 14 owner-occupied townhomes
- Rental senior housing & 21 units memory care
- 39,000 sq. ft. retail / office
- 1.5M sq. ft. corporate office



Background Cont...

Public Assistance:

- \$4,155,944 PAYGO TIF Note – Interest rate: 6.75%
- \$6,355,000 G.O. TIF Bond for bridge – True Interest Cost 4.14%
- \$13,000,000 PAYGO TIF Note for Best Buy – Interest Rate: 8.00%
- \$100,000 PAYGO TIF for MinnStar townhomes

TIF District:

- Redevelopment District
- Adopted in 1999 / Certified in 1999
- First increment generated in 2000
- Required decertification in 2025

Original Projections vs. Actual Results

Original projections (1999):

- Taxable value: 129,807,950
- Base rate (1999): 150.90%
- Annual increment*: 3,262,974
- Interest rate: 8.00%

* Several amendments happened over district's term

Actual results (2025):

- Taxable value: 112,827,100
- Base rate (2025): 128.364%
- Annual increment*: 2,245,351
- Interest rates: Varies

* Reduced increment due property tax law changes between 1997 – 2002

Outcomes & Lessons

Development Agreement Provisions

- G.O. Bonds were first priority in waterfall of increment – net increment available for payment of PAYGO Note
- Minimum Assessment Agreement

Capitalized on Opportunities

- Lookback resulted in MinnStar not being issued PAYGO Note
- TIF paid for construction of Penn Ave. Bridge

Outcomes & Lessons, Cont...

Pooling Opportunities

- \$3,145,000 transfer to Temporary Spending Plan Authority
- \$250,000 initial transfer to Housing Trust Fund
- \$3,871,991 available for TIF pooling



CASE STUDY #3: VILLA VISTA CARDINAL COURT

Background

Location: Cromwell, MN

Construction Year: 2008

Development: 30-Unit Senior Living Community

- Assisted living
- Memory care



Background Cont...

Public Assistance:

- \$335,000 PAYGO TIF Note
- Interest Rate of 6.50%
- Repayable from 90% of the annually available tax increment

TIF District:

- Housing District
- Adopted in 2006 / Certified in 2007
- First increment generated in 2008
- Required decertification 2033

Original Projections vs. Actual Results

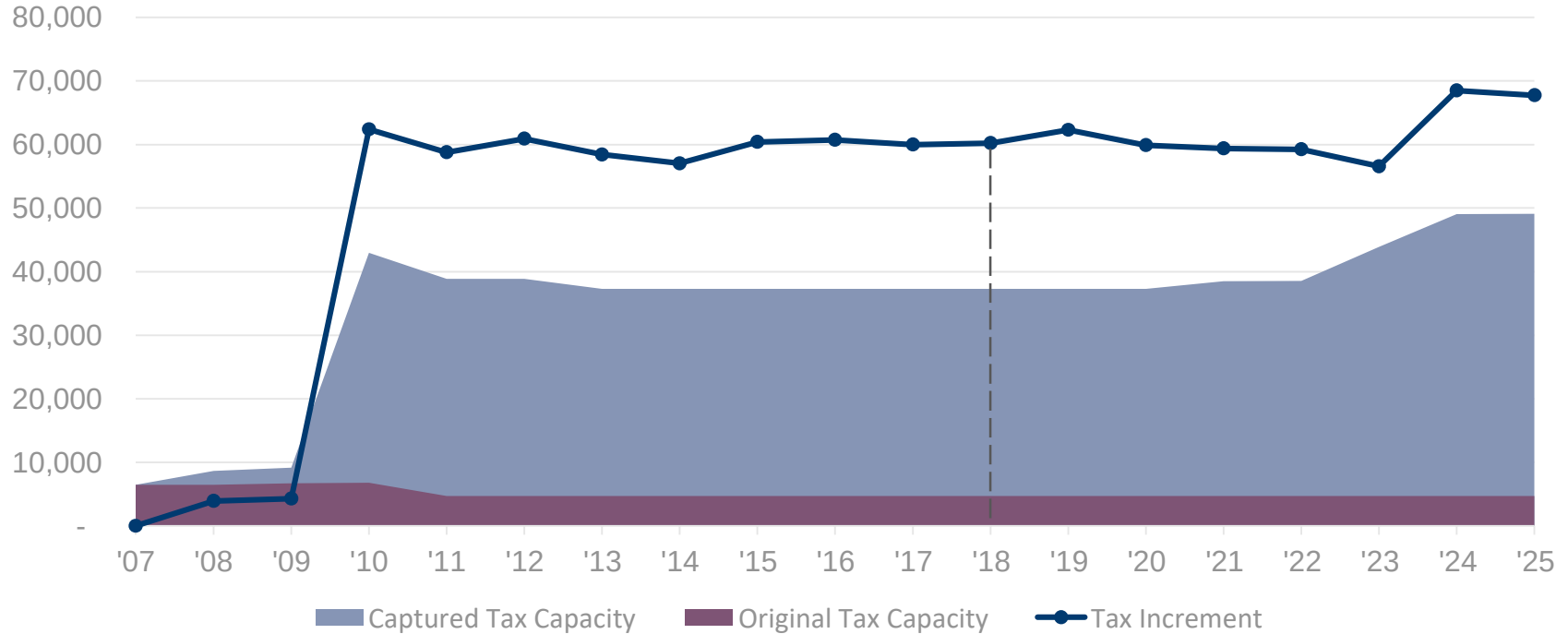
Original projections (2006):

- Taxable value: 2,268,000
- Base value: 373,000
- Base rate (2006): 209.869%
- Annual increment: 49,548
- Annual inflation: 0.00%
- Interest rate: 6.00%
- TIF Note repayment: **11 years**

Actual results (2025):

- Taxable value: 3,927,700
- Base value: 379,300
- Base rate (2007): 199.746%
- Annual increment: 67,732
- Annual inflation: 0.00%
- Interest rate: 6.50%
- TIF Note repayment: **9 years**

Increment Performance Over Time



Capitalized Opportunity

Tax increment performance:

- TIF Note paid off in 2018
- Two years early than anticipated

Benefit leveraged:

- City elected to keep the district open
- Capturing 100% of the tax increment
 - ✓ Approx. \$500,000 to date
 - ✓ Potential for another \$500,000 if district remains open until 2033
- Increment retained for affordable housing projects and associated public improve



CASE STUDY #4: THE PILLARS

Background

Location: Grand Rapids, MN

Construction Year: 2020

Development: 118-Unit Senior Living Community

- Independent living
- Assisted living
- Memory care



Background, Cont...

Public Assistance:

- \$1,751,833 PAYGO TIF Note
- Interest Rate of 4.75%
- Repayable from 90% of the annually available tax increment

TIF District:

- Housing District
- Adopted in 2019 / Certified in 2020
- First increment generated in 2022
- Required decertification 2047

Original Projections vs. Actual Results

Original projections (2019):

- Taxable value: 16,448,379
- Base value: 72,500
- Base rate (2019): 175.592%
- Annual increment: 350,487
- Interest rate: 4.75%
- TIF Note repayment: **26 years**

Actual results (2024):

- Taxable value: 15,480,900
- Base value: 72,500
- Base rate (2024): 138.875%
- Annual increment: 266,413
- Interest rate: N/A
- TIF Note repayment: **Not issued**

Outcomes & Lessons

Project performance:

- Lookback provision included in Agreement
- Costs were lower than estimated and stabilization was faster than estimated – assist was not needed

Benefit leveraged:

- City did not issue PAYGO Note
- City decided to decertify district and recognize immediate tax benefits versus retaining increment for affordable housing
- Developer is working on new apartment project

Common Themes Across Case Studies

- Realistic projections matter
- Not all success is purely financial
- Market timing can be critical
- Flexibility in deal structure can reduce risk
- Importance of ongoing monitoring

What Happens After Decertification?

Tax base impacts post-TIF

- Full taxable value returns to the tax base
- Noticeable revenue increases for overlapping jurisdictions
- Post-TIF performance often validates (or challenges) the original “but for” justification

Community benefits realized (or not)

- Public infrastructure improvements
- Redevelopment of blighted or contaminated properties
- Long-term affordability

What Happens After Decertification?

Reshape future policy decisions

- Appropriate scale and duration
- How public benefits should translate over time
- More targeted or disciplined use of TIF
- Stronger development agreements and benchmarks
- Clearer expectations for public benefit
- Better alignment with comprehensive plan, housing goals, market realities

Lessons for Smarter TIF Use – Going Forward



Setting clearer performance expectations



Incorporating post-completion reviews



Communicating outcomes to elected officials and the public



Using past performance to inform future policy



Final Takeaways

- TIF is neither good nor bad – outcomes depend on execution
- Looking back improves credibility and accountability
- Retrospective analysis leads to better future decisions



Your Presenters



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Safe Spaces, Strong Teams: Teams: Building a Culture of of Psychological Safety

By Dr. Tsitsi Hungwe
Founder of Higher Mountaintops, LLC



REFLECTION

Opening Reflection

Think of a supervisor you enjoyed working with.

How did they make you feel and what did they do that led to that feeling?



What Psychological Safety *Is*



Speaking up without fear

Sharing concerns, ideas, or dissent openly



Asking Qs freely



Admitting mistakes without retaliation

Errors = learning opportunities



Sharing unpolished ideas





The Cost of Low Psychological Psychological Safety



Why This Session Matters

Psychological safety is a performance driver



Enhanced Decision Quality



Innovation

New ideas require safe environments



Risk Management

Before escalation



Engagement & Retention

People stay where they feel valued





What Psychological Safety Is NOT

Comfort without accountability

Avoiding difficult conversations

Lowering performance standards

Standards and safety can coexist

Being nice at the expense of results



4 Stages of Psychological Safety

 **Intellectual Inclusion Safety**

 **Learner Safety**

 **Contributor Safety**

 **Challenger Safety**



STAGE 1

1. Inclusion

- It is a choice





Reflection

When someone extended intellectual inclusion safety to you

How did that experience make you feel?

What did they do or say that communicated this was present?

2. Learner Safety

Failure treated as data, not character flaws





How Leaders Cultivate Learner Safety

Emotional Response

How you react to mistakes sets the tone

Asking vs. Telling

Curiosity Over Control

Stay open to understanding

Regular Check-ins



REFLECTION

How Do You Respond?



When someone makes a mistake

What's your initial reaction?

Frustration? Curiosity? Concern?



When someone doesn't understand

Your responses shape your team's willingness to take risks

3. Contributor Safety



Bench to Field Analogy

At some point, the leader says:

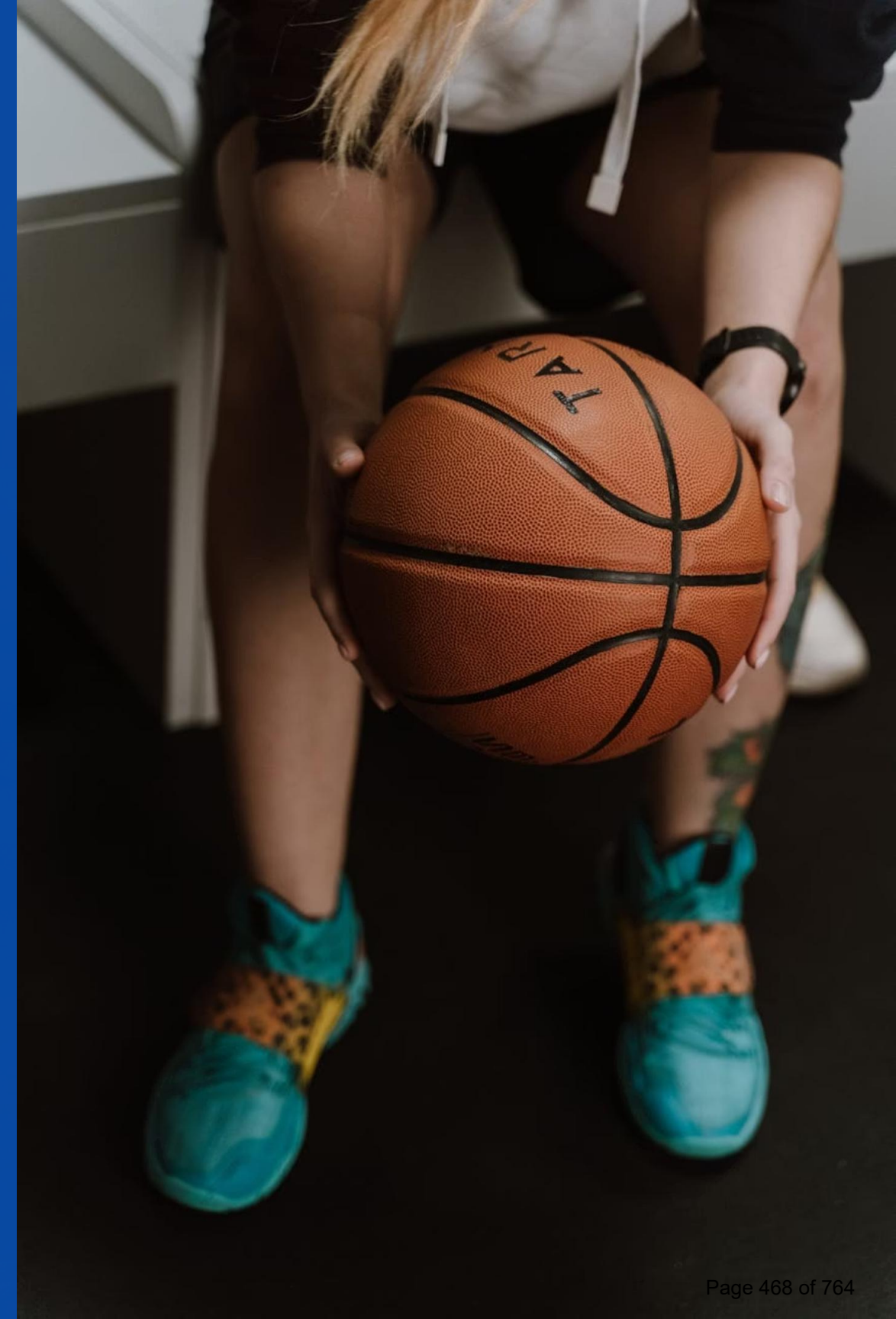
"You're in. I trust you.
you. Go play."



Reflection

Who on your team is ready to play but still sitting on the bench?

What would it take to put them in the game?





Granting Contributor Safety

Consistent Performance

Competence

Skills and role match the tasks assigned

Proven Reliability

4. Challenger Safety

STAGE 4



Innovation Requires Safety

Offensive Innovation

- Is proactive
- Discovering what could be



Defensive Innovation

- Is reactive
- Addressing what MUST change





Closing Reflection

Cultivating strong teams hinges on a foundation of **psychological safety**.

As you reflect on today's session, consider these empowering questions:

What key insight will you integrate into your work to champion psychological safety?

Which stage of psychological safety would you like to actively foster to elevate your team's performance?

MINNESOTA

star of
the north

wsb

EDAM 2026 Winter Conference

Ready, Set, Grow: Unlocking Business Expansion through Certified Sites

Ready, Set, Grow!



Colleen Eddy

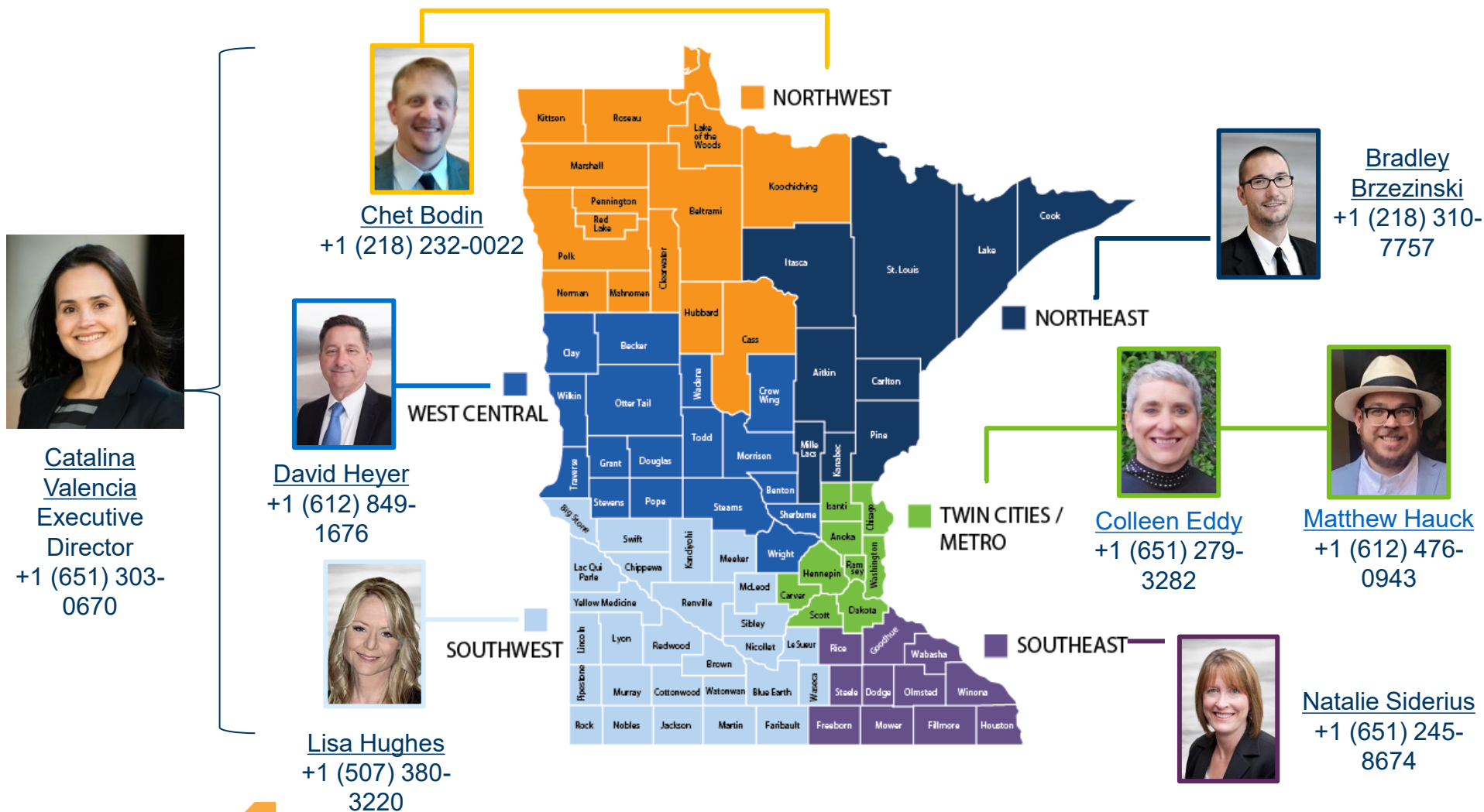
MINNESOTA | star of the north



Kim Lindquist

wsb

Ready, Set, Grow!



Ready, Set, Grow!



- DEED's Shovel Ready Program
- Why being Shovel Ready Certified is important
 - What would get your community interested in the program
- Nuts and Bolts
- PROMOTION
- Survey/Poll
- Testimonial
- Q&A

Ready, Set, Grow!



Currently 28 Certified Sites in MN

Austin
Baxter
Big Lake
Brainerd Lakes
Cambridge
Cottage Grove
Duluth
Hibbing
Hutchinson
International Falls

Isanti
Lonsdale
Marshall
Monticello
Moorhead
Mora
New Prague
North Branch
Owatonna
Pequot Lakes

Pine City
Ramsey
Red Wing
Sandstone
Sherburne County
St. Cloud
Staples
Willmar
Windom

Ready, Set, Grow!



WHY Participate?

- Time kills projects!
- Competitiveness
- Reduce risks

Ready, Set, Grow!



- Nuts and Bolts
 - Submission to DEED
 - Ownership Sign Off
 - General Site Info
 - Testing and Site Assessments
 - Utility Services
 - Transportation Attributes
 - Application Review
 - Site Visit
 - Certification Decision

Ready, Set, Grow!



- Survey – what's your biggest barrier?
 - Funding
 - Staff capacity
 - Promotion/marketing
 - Other

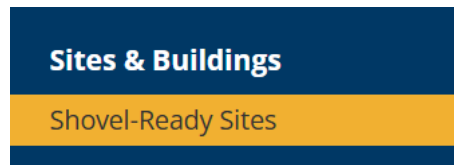
Ready, Set, Grow!



Promotion

Current

- MN.Gov/DEED/DoBusiness/Sites-buildings
 - Shovel Ready



Shovel-Ready Certified Sites

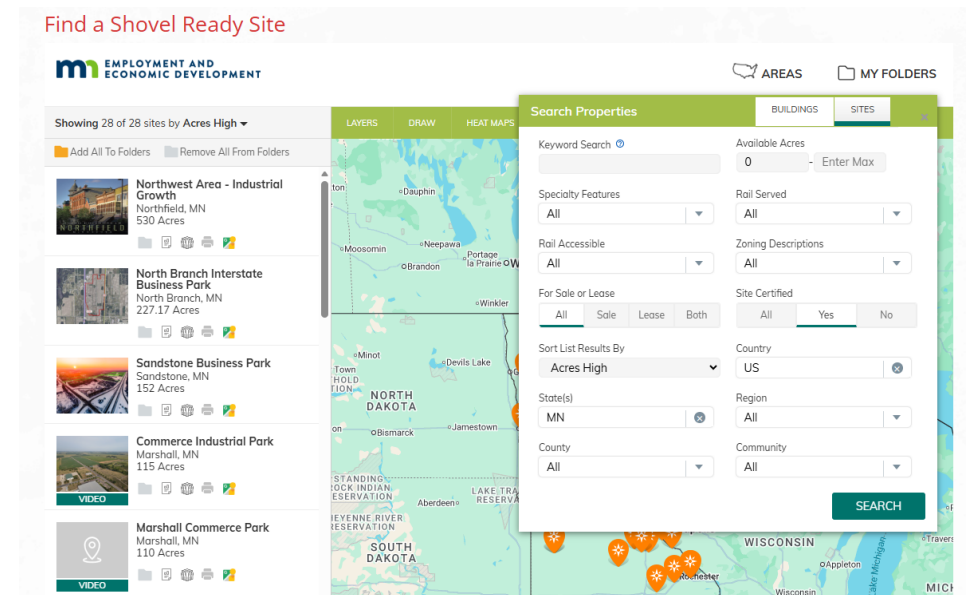
Save time and money and take the headache and uncertainty out of your site search with a Minnesota Shovel-Ready Certified Site.

We work closely with communities and property owners to certify that the most time-consuming legal, technical and regulatory aspects of developing specific commercial and industrial sites are already complete.

Sites certified under our Shovel-Ready program have had all of the planning, zoning, surveys, title work, environmental studies, soils analysis and public infrastructure engineering completed prior to the site being offered for sale.

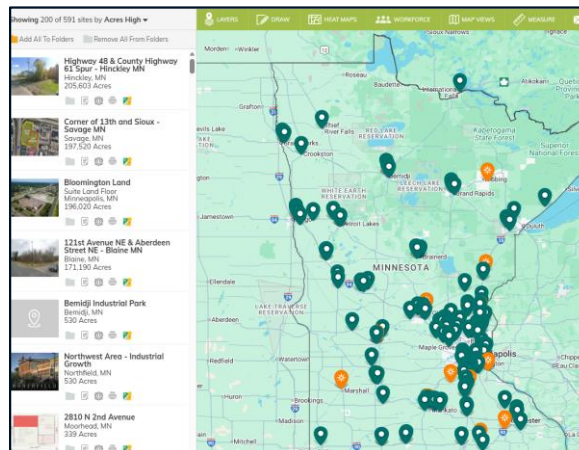
Our Shovel Ready-Ready Certified Sites are in the following communities:

- | | | | |
|------------------|-----------------------|----------------|------------------------------|
| • Aitkin | • Duluth | • Moorhead | • Red Wing |
| • Austin | • Fairmont | • Mora | • Rosemount |
| • Baxter | • Hibbing | • New Prague | • Sandstone |
| • Big Lake | • Hutchinson | • North Branch | • Sherburne County/Elk River |
| • Braham | • International Falls | • Owatonna | • St. Cloud |
| • Brainerd Lakes | • Isanti | • Pequot Lakes | • Staples |
| • Cambridge | • Lonsdale | • Pine City | • Willmar |
| • Cottage Grove | • Marshall | • Ramsey | • Windom |
| | • Monticello | | |



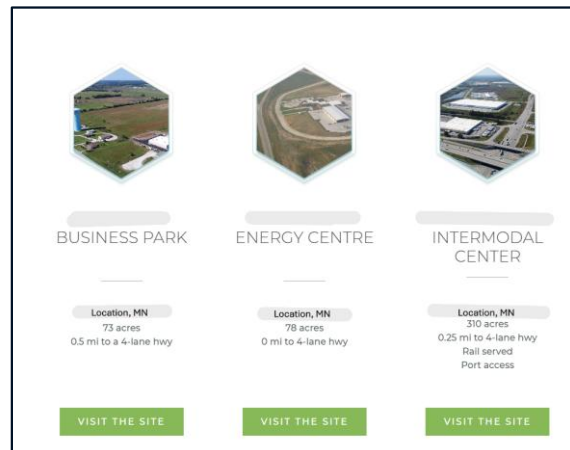


Site Selector Tool Design Choices



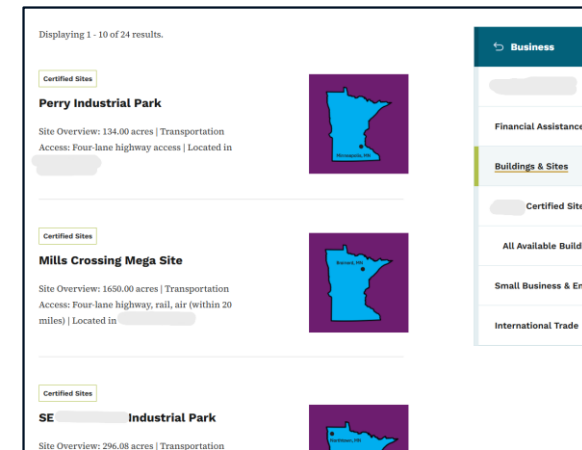
1) Map & Side Bar

This option has an interactive map of Minnesota paired with a list on the side bar to the left, which can include Shovel Ready Certified Sites in gold as well as at the top of the list on the left. Users will click on a site of their choosing, then navigate away to that individual site's more information.



2) Grid & Link to Individual Site

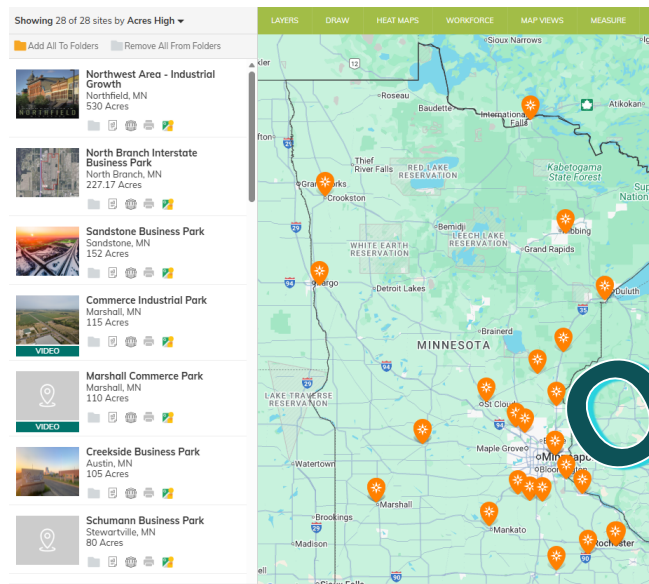
This option is a static grid of Shovel Ready Certified Sites with a picture, location, acreage, transportation, and a direct link to that individual site's more information.



2) List, Simple Map & Link to Individual Site

This option is a list of Shovel Ready Certified Sites with location, acreage, and transportation information paired with a simple static map of its general location on the right side and a direct link to that individual site's more information.

Site Selector Tool Design Choices



BUSINESS PARK

Location, MN
73 acres
0.5 mi to a 4-lane hwy

VISIT THE SITE

ENERGY CENTRE

Location, MN
78 acres
0 mi to 4-lane hwy

VISIT THE SITE

Displaying 1 - 10 of 24 results.

Certified Sites

Perry Industrial Park

Site Overview: 134.00 acres | Transportation
Access: Four-lane highway access | Located in



Certified Sites

Mills Crossing Mega Site

Site Overview: 1650.00 acres | Transportation
Access: Four-lane highway, rail, air (within 20 miles) | Located in



Certified Sites

SE Industrial Park

Site Overview: 296.08 acres | Transportation



Ready, Set, Grow!

DEED Site Selector Tools Feedback



Ready, Set, Grow!

Testimonial

Nate Sondrol, Community
Development Director, City of
North Branch

× CLOSE

North Branch Interstate Business Park

 Street View

 Manage Folders

 ESRI Reports

 Workforce Reports

 Videos

 Photos

 Print Brochure

 Files

 Share



Click for slideshow

Address: SW 410th St and County Road 30

City: North Branch

State: MN

County: Chisago County

Acres: 227.17

Sale Price: \$15,041,198.32

Pricing Note: Willing to subdivide, price is \$1.52/ square ft

Last Updated: May 28, 2025

Economic Development Contact

Nathan Sondrol
City of North Branch
6408 Elm St
North Branch, Minnesota 55056
651-277-5226
ci.north-branch.mn.us/
nathans@ci.north-branch.mn.us

Property Profile

Area Profile

Ready, Set, Grow!

Q & A

Thank You!

Colleen Eddy

651-259-7459

Colleen.Eddy@state.mn.us

Kim Lindquist

612-670-2790

Klindquist@wsbeng.com



Energizing local communities to thrive, grow, and prosper.

Brandon Lane

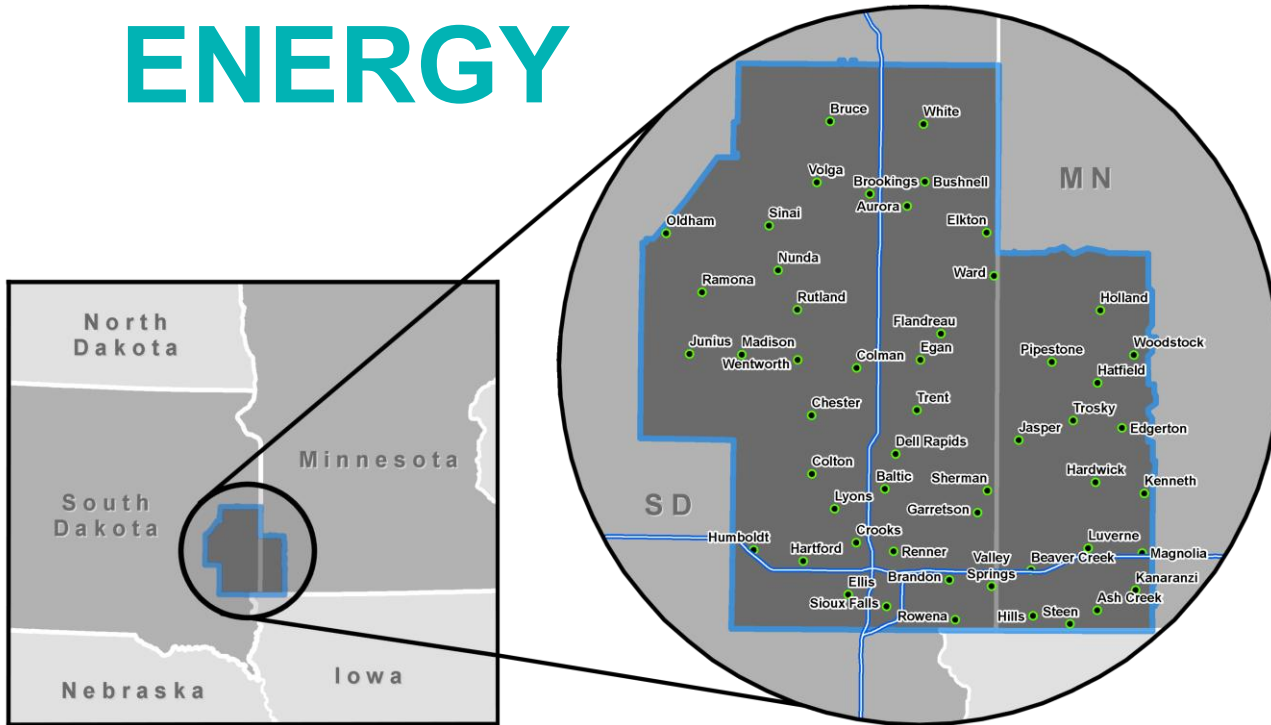
Economic Development and Community Relations Executive



Serving Our Members. Always.

Serving Co-op Members in South
Dakota and Minnesota

SIoux VALLEY ENERGY



Revenue

\$112,102,920
(2025 projected)

Assets

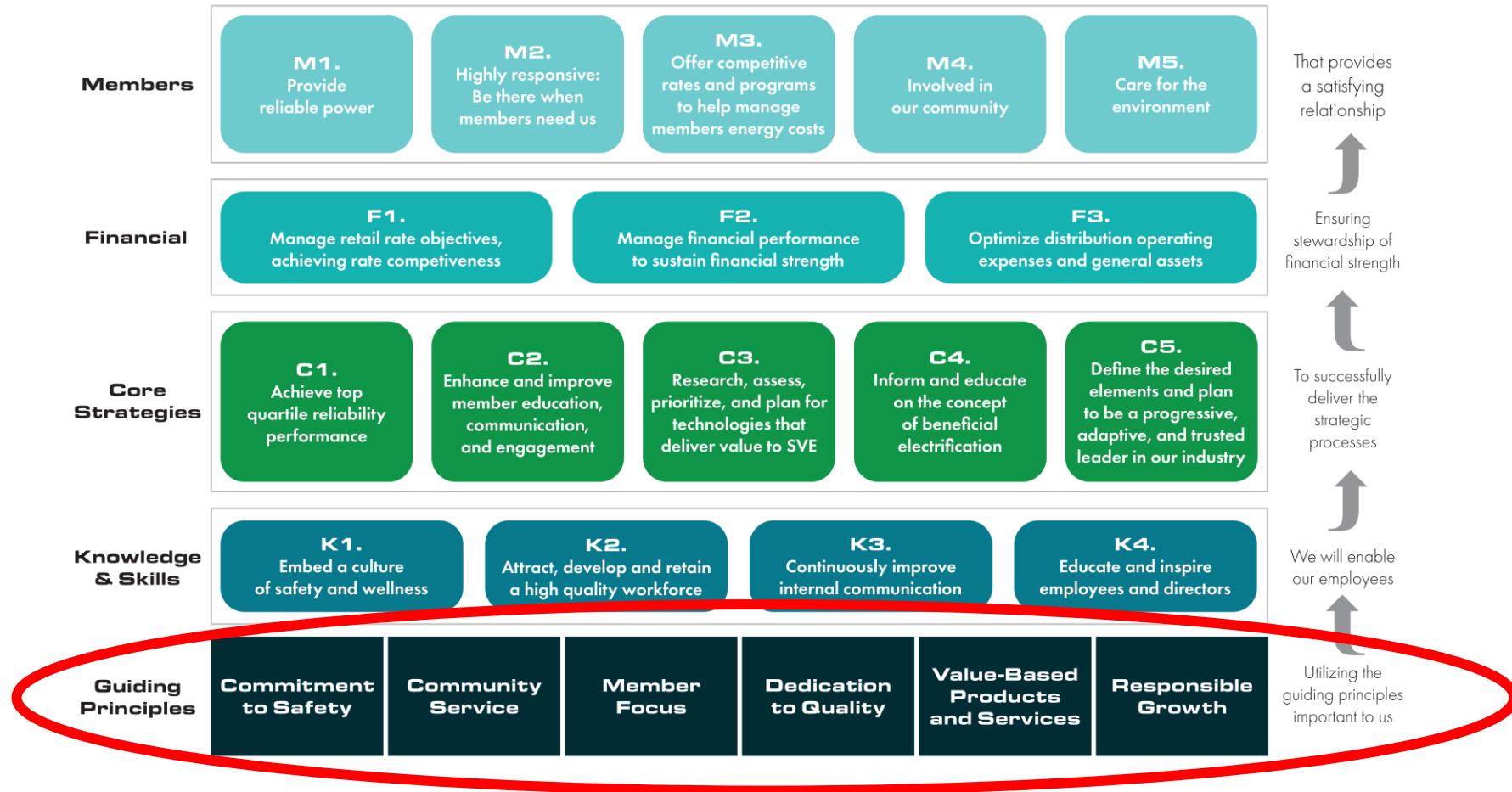
\$408,560,788
(2025 projected)

Meters

30,287

Miles of Line: 6,259: *64% Underground & 36% Overhead*

- **Member Density:** 4.8 per mile of line
- **2024 Retired Capital:** \$2.9 Million
- **Employees:** 115
- **Contract Labor:**
60 contract utility workers at any given time
- **Dispatch:** In-house dispatch
Provide dispatch services for City of Brookings, Kingsbury, Codington-Clark, Union, Nobles (MN)
- **Growth Rate:** 3.92% usage and 700-800 new meters/year

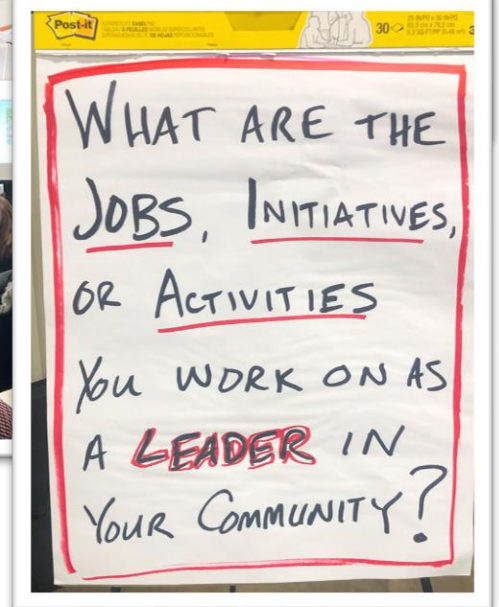


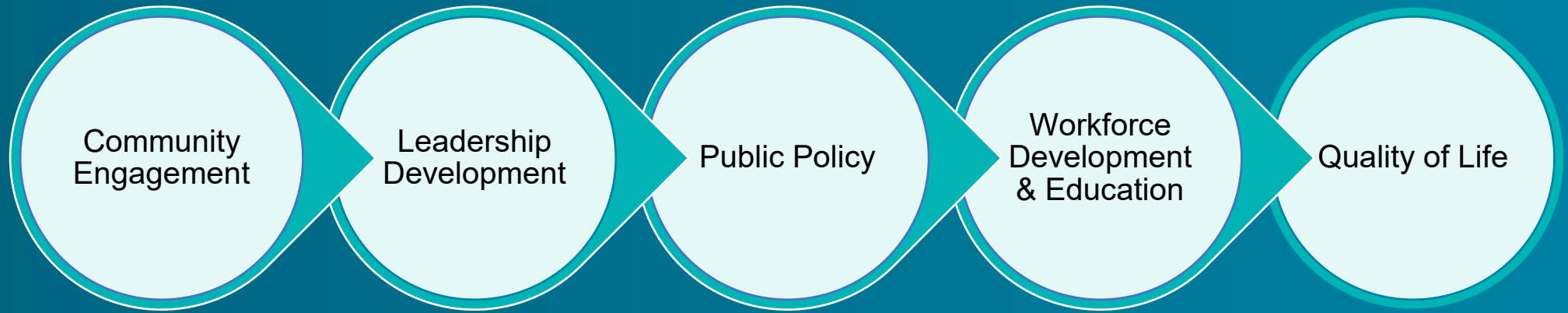
“Serving our Members Always” SERVING OUR MEMBERS. *Always.*

SIoux VALLEY ENERGY IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.

How did REVIVE 2030 get started?

- 2019 Strategic Planning Session
- Strategic Leadership Team Developed Program Ideas
- Community Input Sessions
 - Facilitated by Dakota Resources in SD
 - Facilitated by CEDA in MN (Community Economic Development Associates)





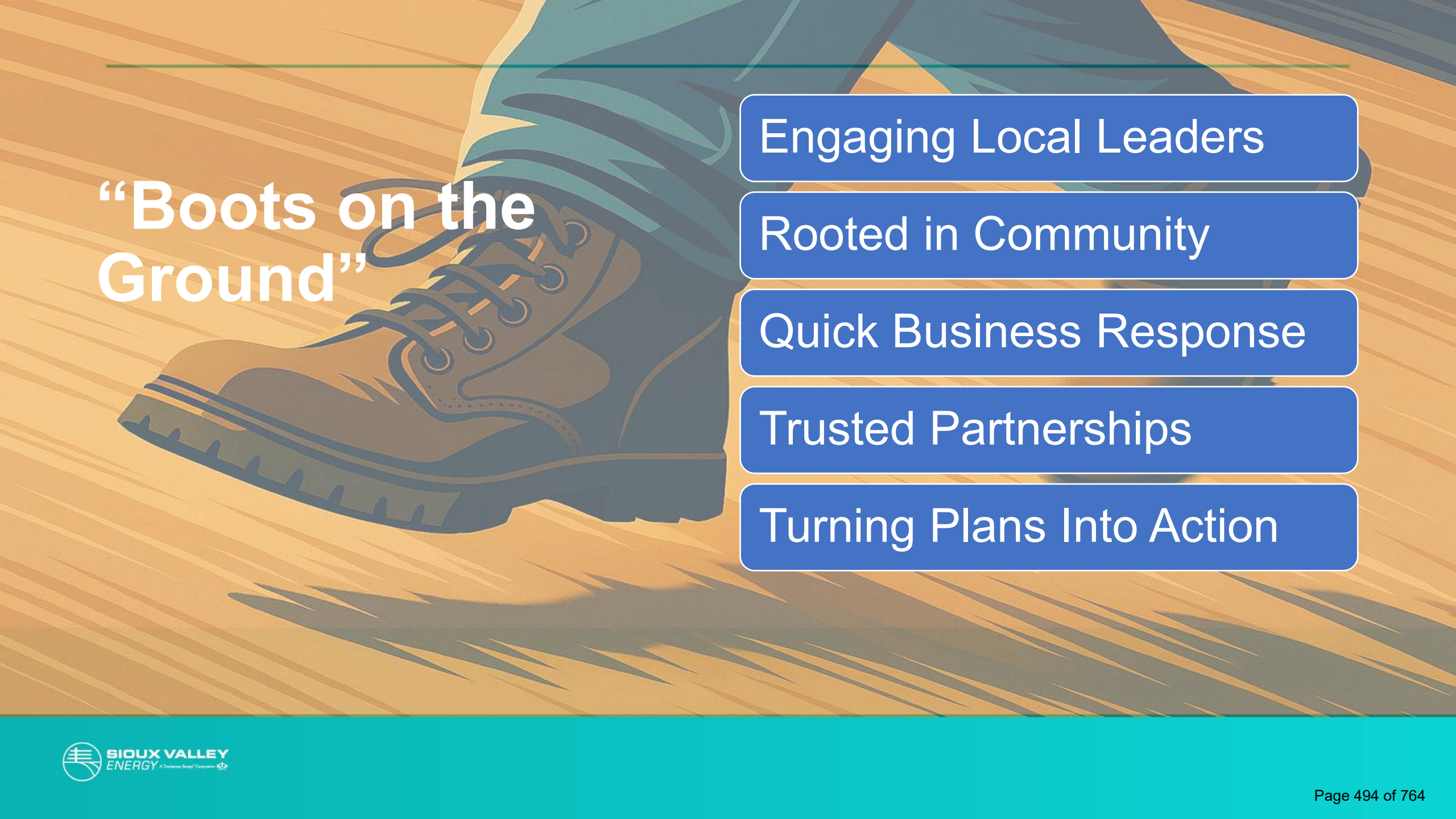
How can Sioux Valley Energy help?



Feedback from Sessions

- Lack of Knowledge
- Limited Staff
- Time
- Lack of funding
- Lack of land to develop
- Zoning ordinances and permits





“Boots on the Ground”

Engaging Local Leaders

Rooted in Community

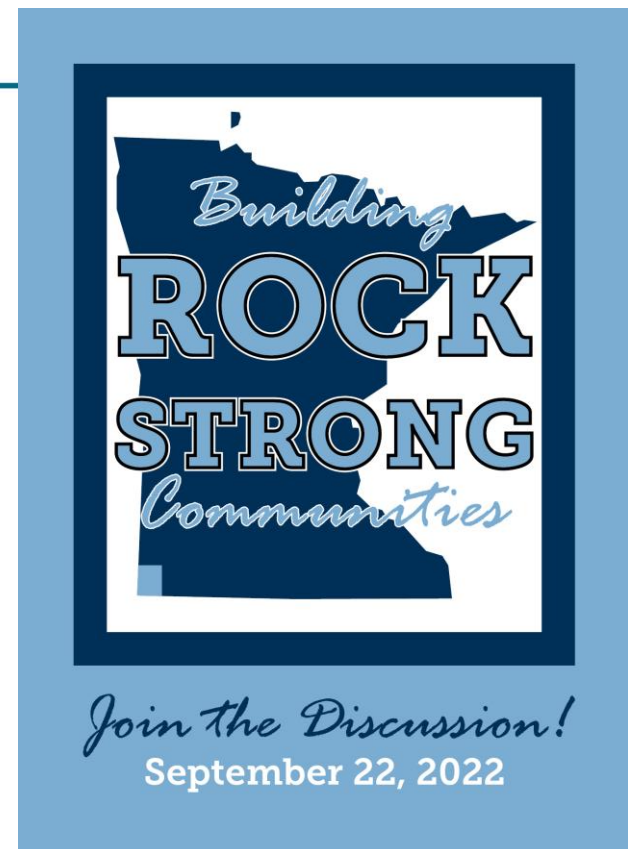
Quick Business Response

Trusted Partnerships

Turning Plans Into Action

Suite of Services

- Grant Writing Assistance
- Education and Networking Opportunities
- Strategic Planning Services
- Community Marketing Assistance
- Community Planning Assistance
- Event Planning Assistance



Implementation of REVIVE 2030

- Be Visible, Be Present, Be Engaged
- Create Genuine and Honest Relationships
- Trust and Credibility
- Engage Directly with Communities

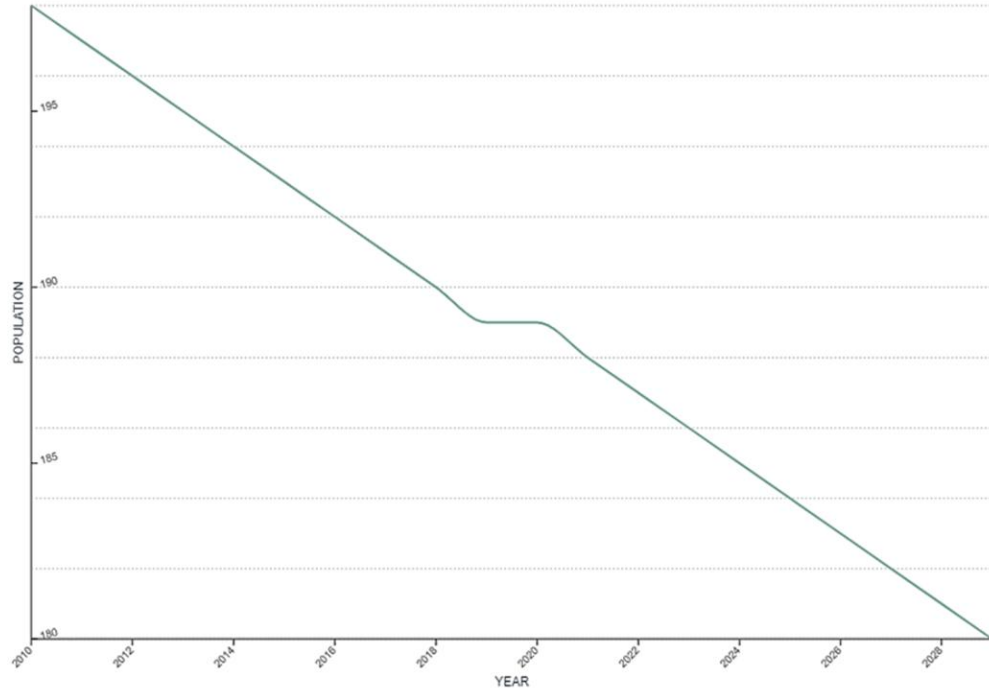


Success Stories

- Hardwick, MN
- Hills, MN
- Hartford, SD



Hardwick, Minnesota Population 2024
185



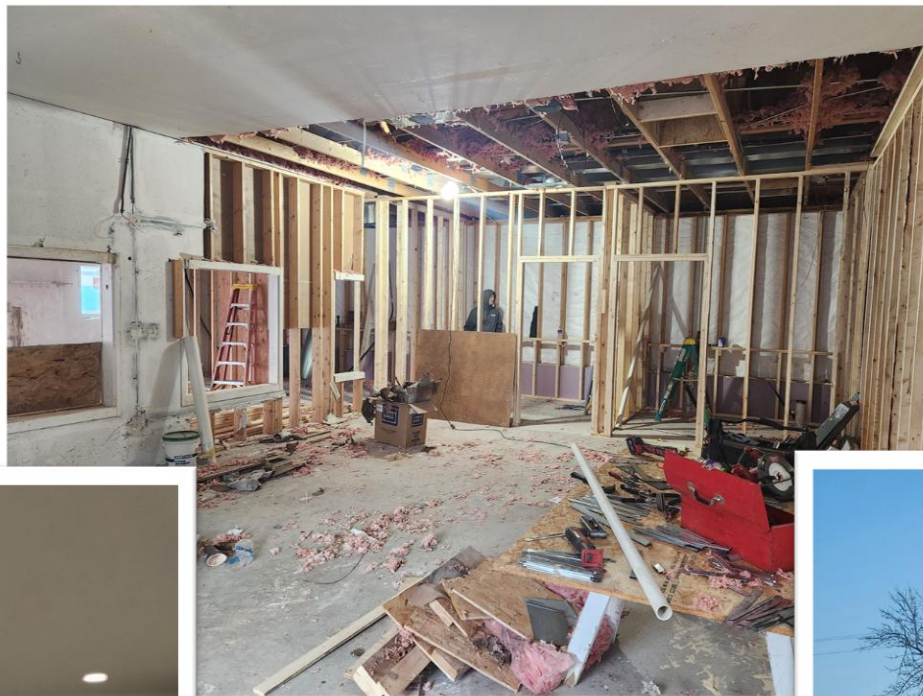
Hardwick, MN



Hardwick, MN



Hardwick, MN



Hills, MN



Hills, MN



Magnolia & Beaver Creek

Next Steps?

Held Two Follow-Up Sessions “Dakota Resources”

- Hardwick, MN
- Colton, SD

Strategic Priorities

- Leadership Development Program
- Quarterly Leadership Roundtables
- Storytelling & Messaging Workshops

Let's Shape the Future of our Communities!

- Embrace the Challenges as Opportunities
- Leverage the Power of Collaboration
- Cooperative Difference

Brandon Lane

Economic Development & Community
Relations Executive



revive2030

Energizing local communities to thrive, grow, and prosper.



CHANGE STAMINA FRAMEWORK

Steve Reiner

FAMILIAR SCENARIO

Legacy business challenges

Need for transformation

Business changes fast, people change slow

It's up to leaders to shrink the gap

YOU ARE THE LEADERS

Everyone here is a leader

Everything you do is leading change

Being able to lead change is critical

Human nature is to resist

TWO-YEAR ARC

Three months to get started

Six months to get comfortable

One year to build momentum

Eighteen months, it becomes habit

Two years, it becomes identity

CHANGE STAMINA FRAMEWORK

1. LEARN FIRST
2. COMMUNICATE CONSTANTLY
3. HOST THE TRAINING
4. REINFORCE RELENTLESSLY

LEADERS LEARN FIRST

Leaders must take time to become fluent

You cannot lead something you don't know deeply

Leaders feel pressure to move fast

When leaders learn first, they earn the right to lead change

COMMUNICATE

Schedule time to communicate to the company

Give people time to prepare for the change

Make it a cadence

People need more communication than we think

Build in feedback loops

HOST THE TRAINING

Leadership Ownership

Training as Commitment

Mindset and Culture Shift

Comprehensive Employee Preparation

REINFORCE RELENTLESSLY

Consistent Follow-up

Recognize and Support

Embed into Culture

CLOSING

Change is not easy

Learn first, communicate, train, reinforce

Shrink the gap

You matter most

Have the stamina to never stop

STEVE REINER

STEVE@LEADERSCREATED.COM

954.465.6570



Supporting the Full Life Cycle of Small Businesses: New Data & Ideas

Neil Linscheid

State Specialist,
Entrepreneurship

lins0041@umn.edu

Michael Darger

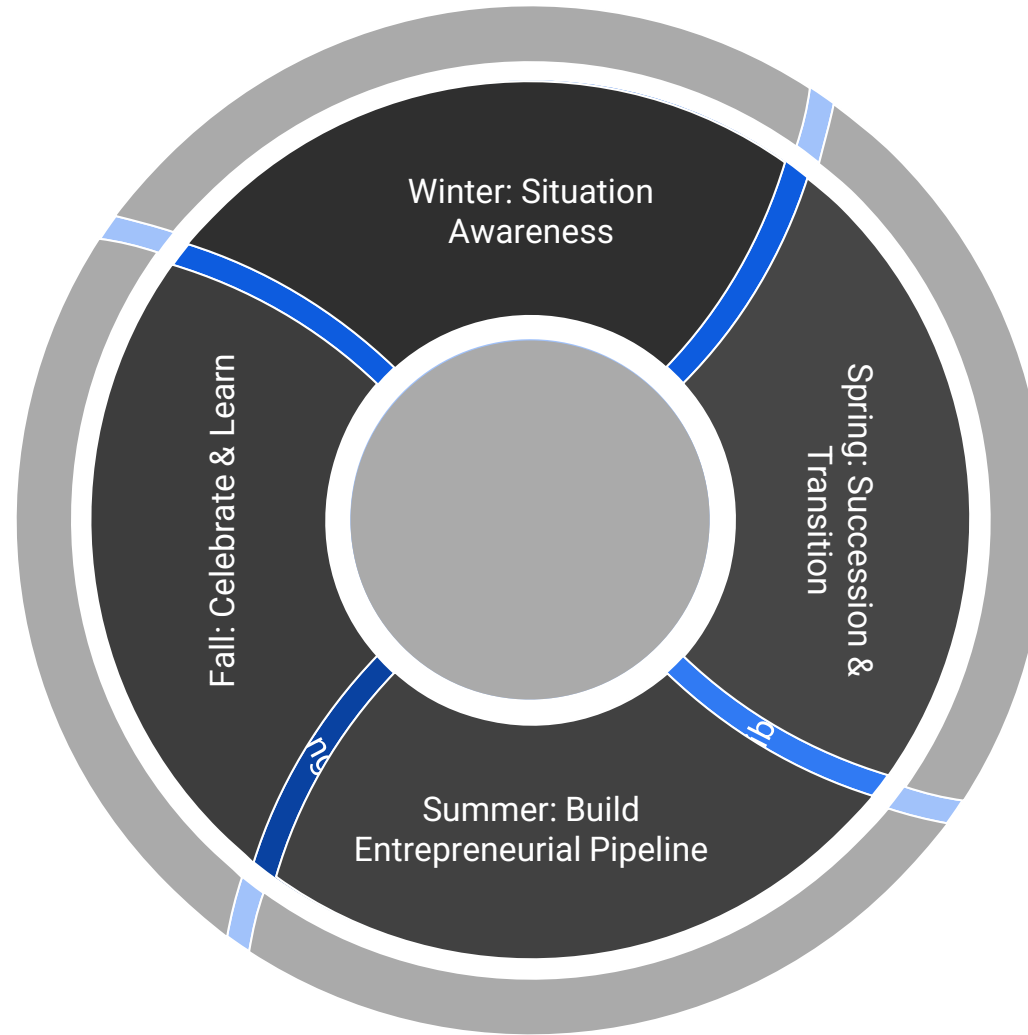
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Community Economics

darger@umn.edu

Becca Leys

Extension Educator,
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leysx006@umn.edu



WINTER

Situational Awareness

- Analyze data, assess gaps, understand the business climate
- Identify business talent in your community
- Build or renew your teams: partners, resources, team members
- *Action: Host an event for entrepreneurs and business owners focused on the economic and market trends.*

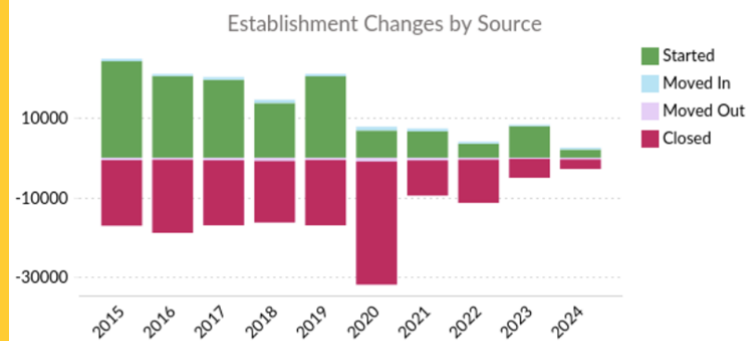


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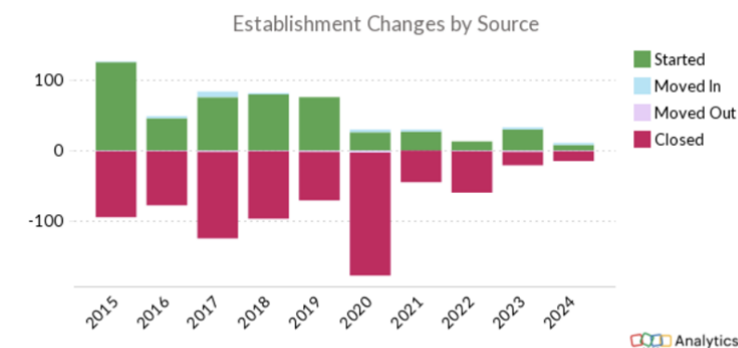
Host a data
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Establishment Change by Source

Minnesota



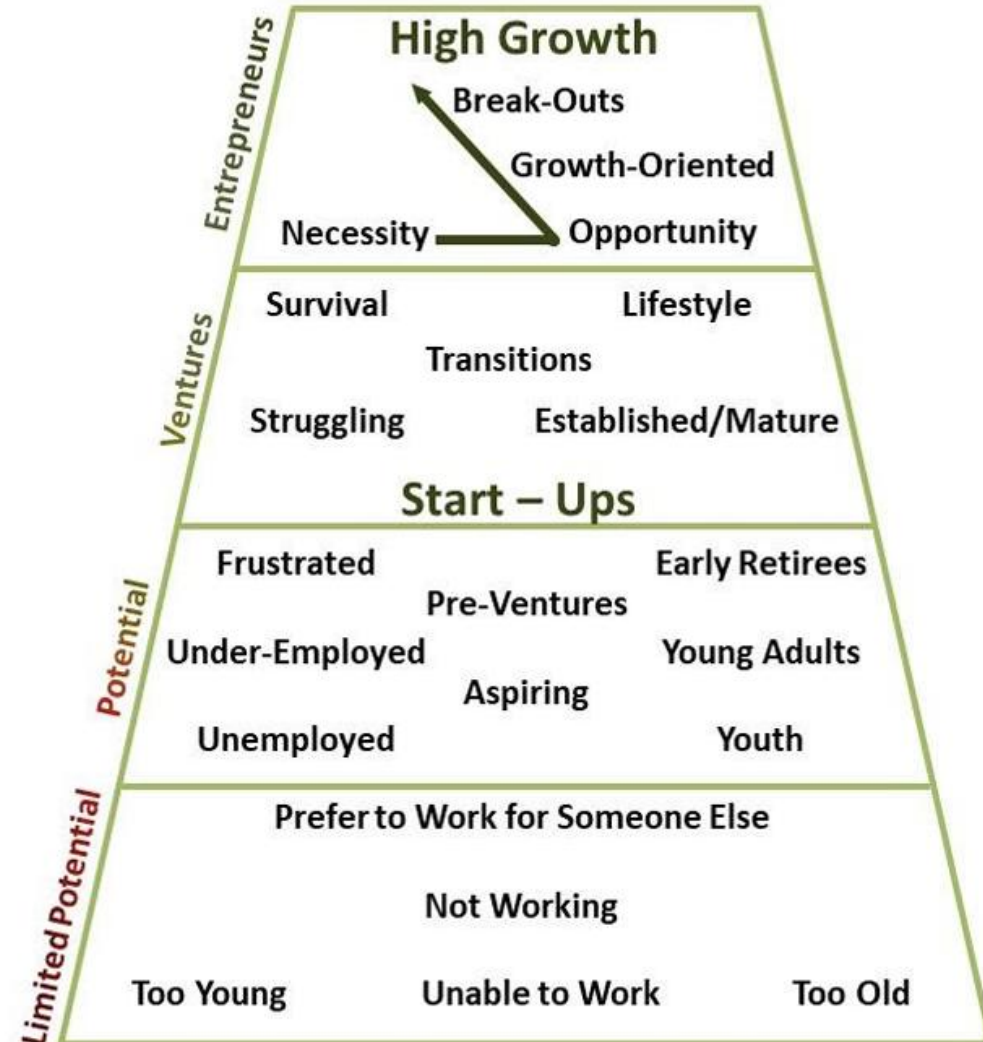
Brown County



February

Identify business talent

Figure 1 - e2's eTalent Pyramid

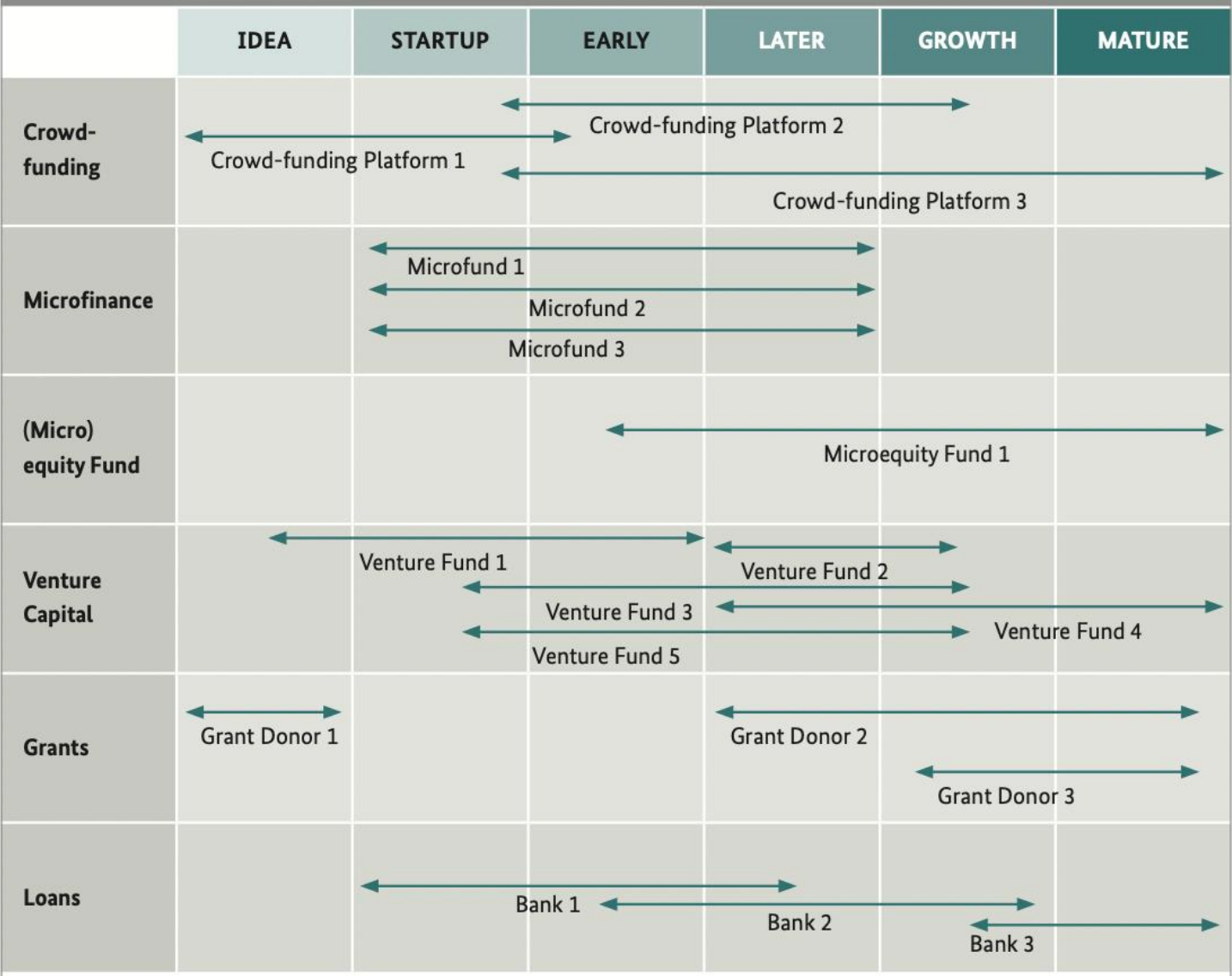


Source: e2 Entrepreneurial Ecosystems – www.energizingentrepreneurs.org



March

Update your resource list and team



Springfield

BUSINESS TOOL BOX

BUSINESS & DEVELOPMENT

RESIDENTS & VISITORS

GOVERNMENT & BOARDS

HOW DO I?



Springfield

MINNESOTA

We have a lot to share!







Business Tool Box

Kickstart Springfield Mentorship Network

About Kickstart Springfield

Kickstart Springfield Team Member Profiles

Template Resources & Webinars

Business Plan Template

Guide to Succession Planning

Recruiting and Hiring Tips

Small Business Revolution Lessons Learned Webinar

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Follow the link below to learn more about starting or growing a business!

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SPRING

Business Succession and Transition (BST) is BRE work

- Spring into action with these sample activities
 - Reach out to business owners (April)
 - Build your local Business and Entrepreneur Engagement team (May)
 - Have a Business Succession and Transition month (June)



APRIL

Reach Out to Business Owners



BUSINESS SUCCESSION AND TRANSITION PLAN

[Insert Company Name Here]

CONFIDENTIAL DOCUMENT

Prepared For: [Name of Successor, Board of Directors, or Stakeholders]

Effective Date: [January 1, 2026]

Version: [1.0 / Final / Draft]



UNIVERSITY OF MINNESOTA EXTENSION

MAY

Build your local Business and Entrepreneur Engagement team

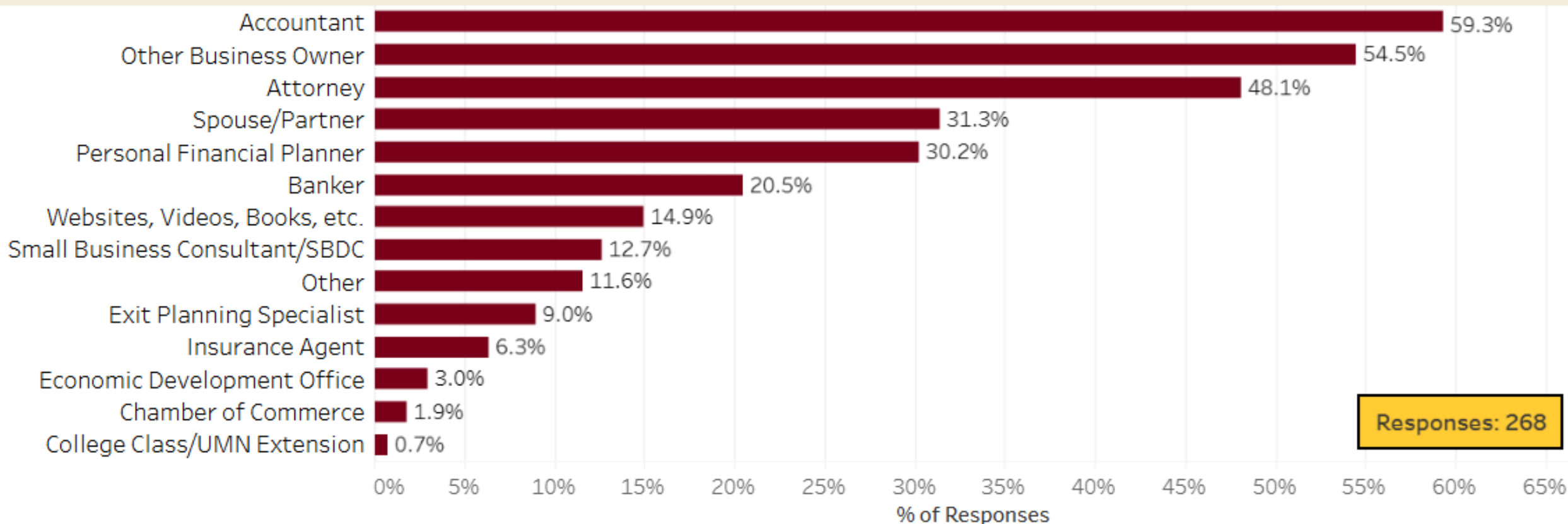
Stakeholder Map for Family Business



UNIVERSITY OF MINNESOTA EXTENSION

MAY

Sources Used to Seek Advice for Business Succession and Transition (BST) Planning



JUNE

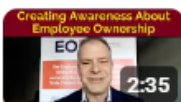
Have a Business Succession and Transition month



Economic Development and Business...

Business Succession and Transition - 5 / 6



-  1 **Nudging Family Businesses About Their Next Steps** 3:31
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z.umn.edu/BSTvideos



UNIVERSITY OF MINNESOTA EXTENSION

SUMMER

Strengthening your entrepreneurial pipeline

- Bringing new entrepreneurs into the local support system
- Fostering relationships with organizations and places embedded in community life to expand reach
- Hosting a business basics workshop



Image from Entrepreneurial Ecosystem
Building Playbook 3.0 © 2019



JULY

**Visit and
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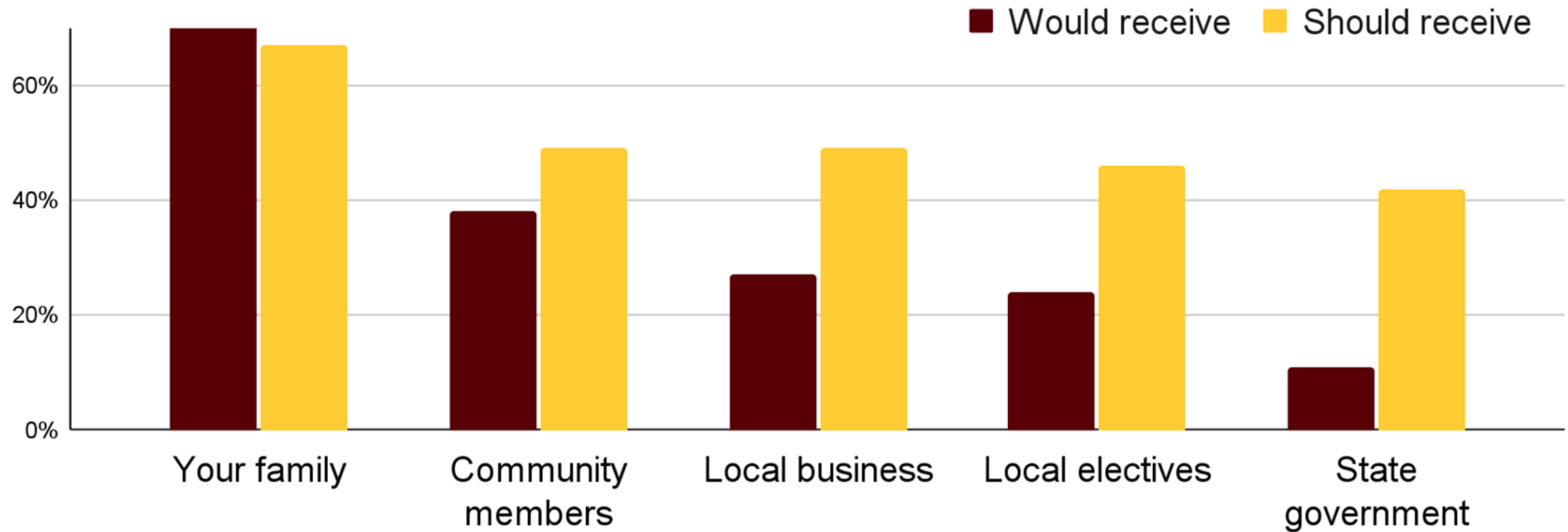


UNIVERSITY OF MINNESOTA EXTENSION

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Source: Midwest Entrepreneurial Climate Survey, 2024

How much support *would* a new business receive versus *should* receive from ...



AUGUST

Connect
with less
common
partners
and places



UNIVERSITY OF MINNESOTA EXTENSION

SEPTEMBER

**Host a
workshop
on business
basics**

START 
 SMART



UNIVERSITY OF MINNESOTA EXTENSION

FALL

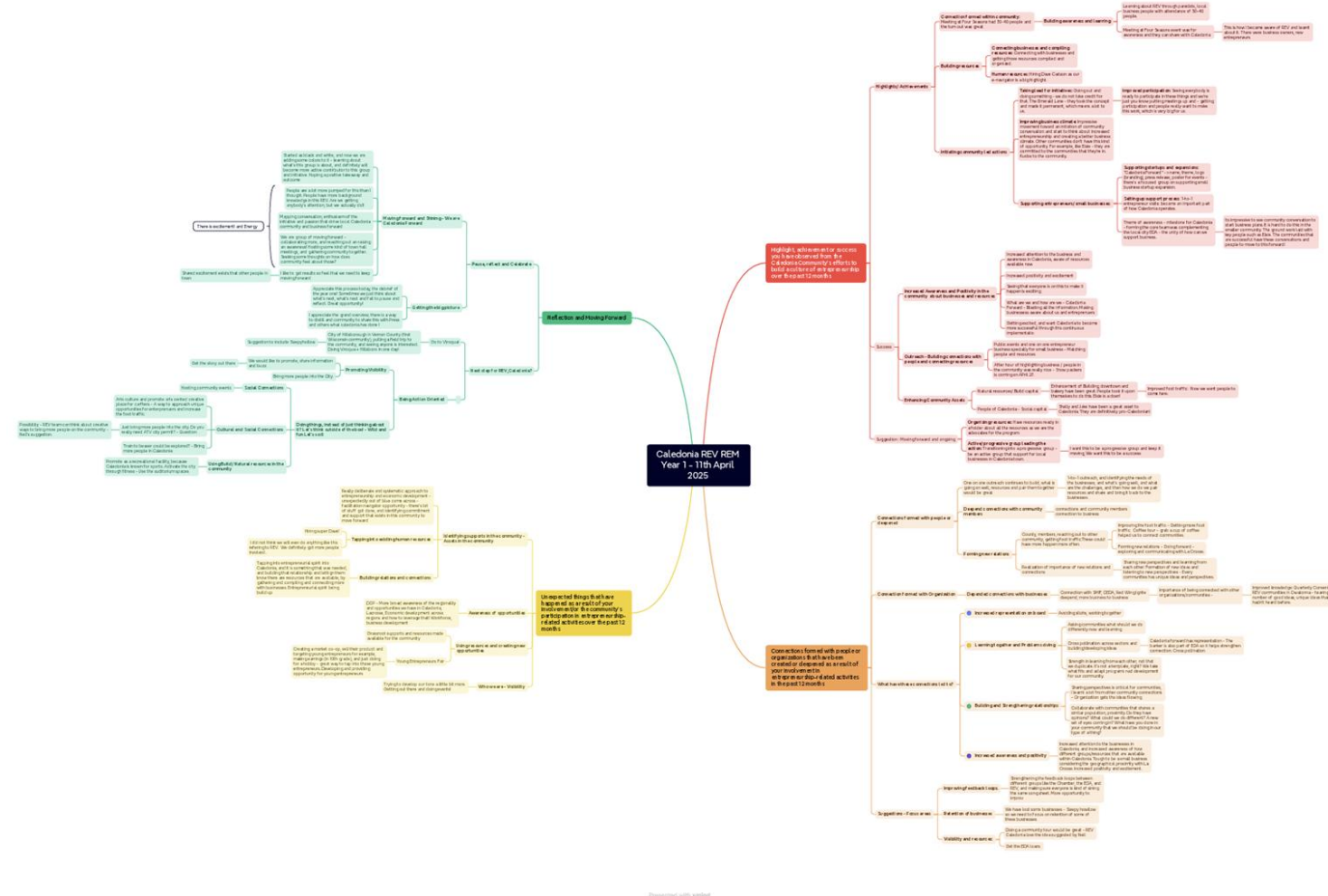
Celebration and Learning

- *Evaluation of the year: What? So What? Now What?*
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SEPTEMBER

Evaluate the year



October

Plan for next year

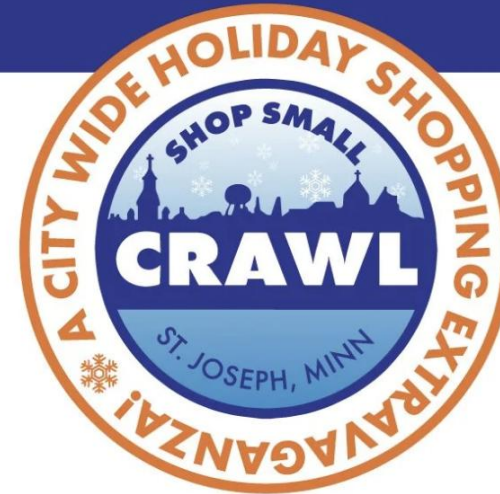
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UNIVERSITY OF MINNESOTA EXTENSION

December

Host a small business resource fair



<https://iimn.org/news/immigrant-small-business-resource-fair-2025/>



UNIVERSITY OF MINNESOTA EXTENSION

A guide not a rubric

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FMI

z.umn.edu/EntrCommunities

z.umn.edu/BizSuccession

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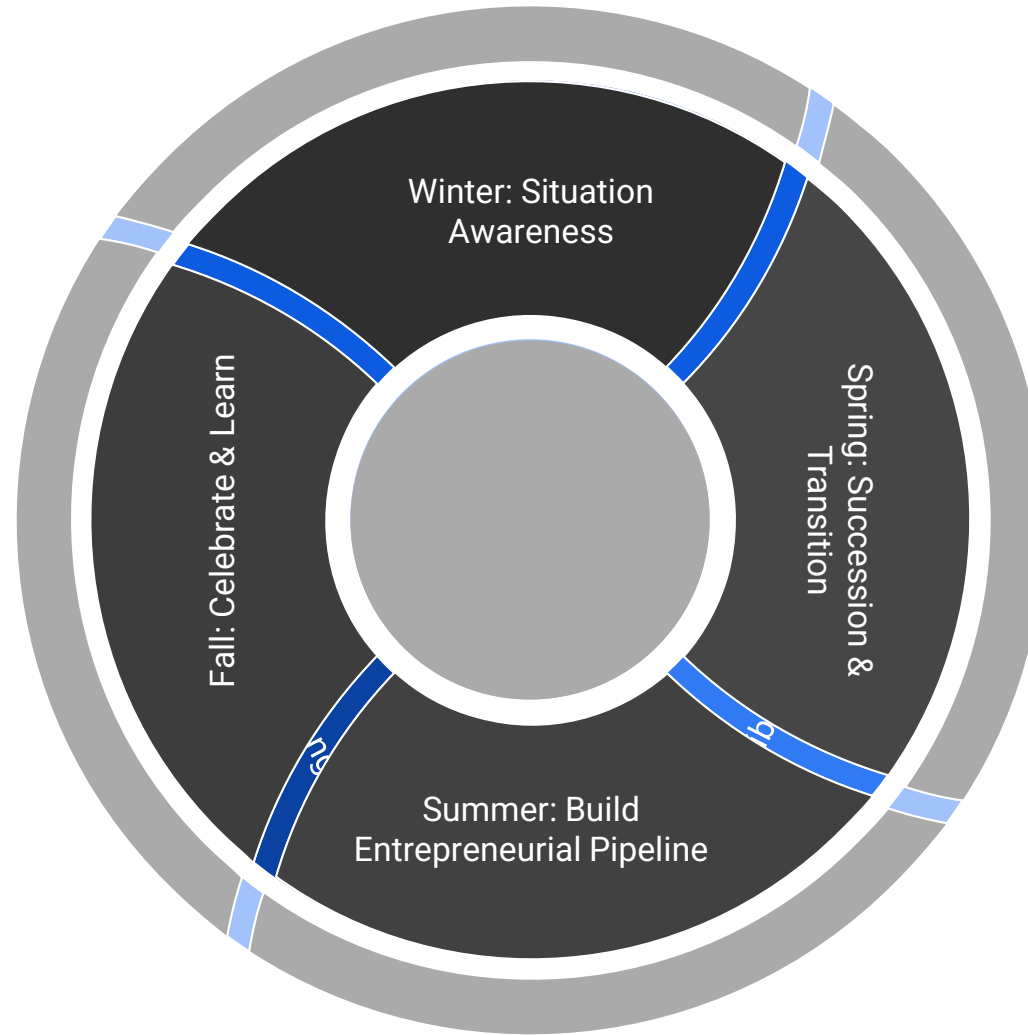
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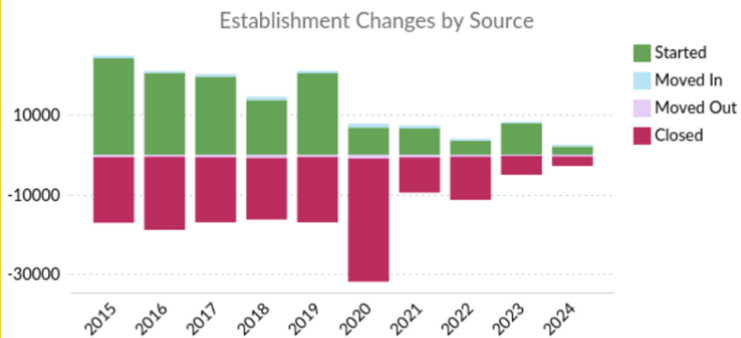


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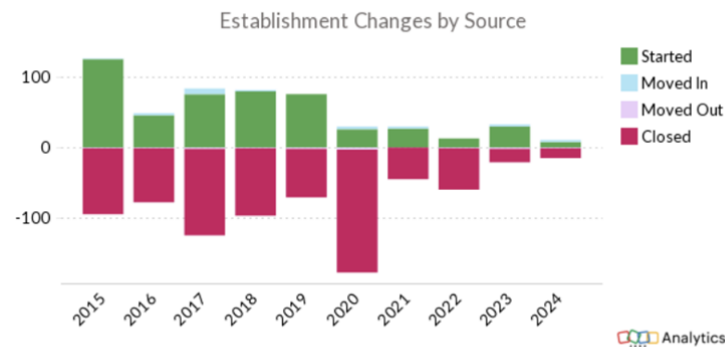
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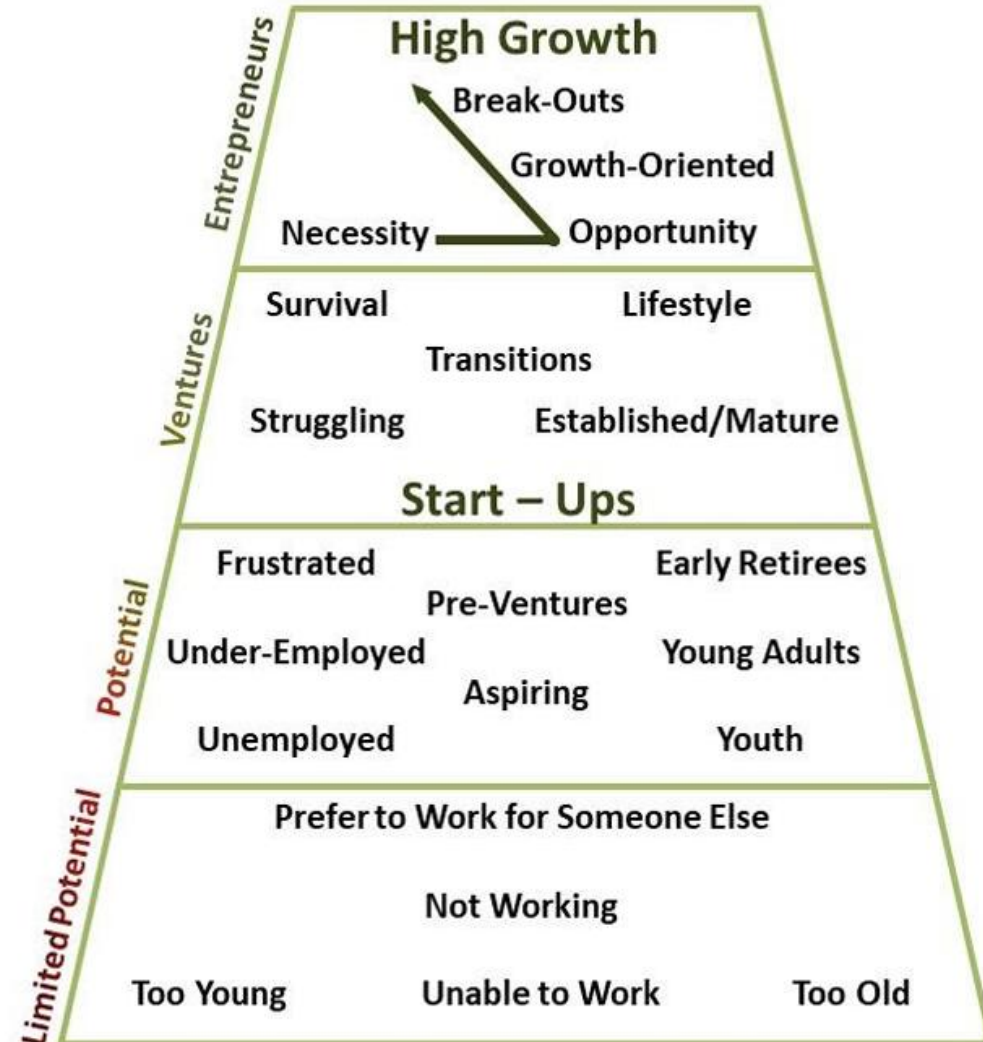
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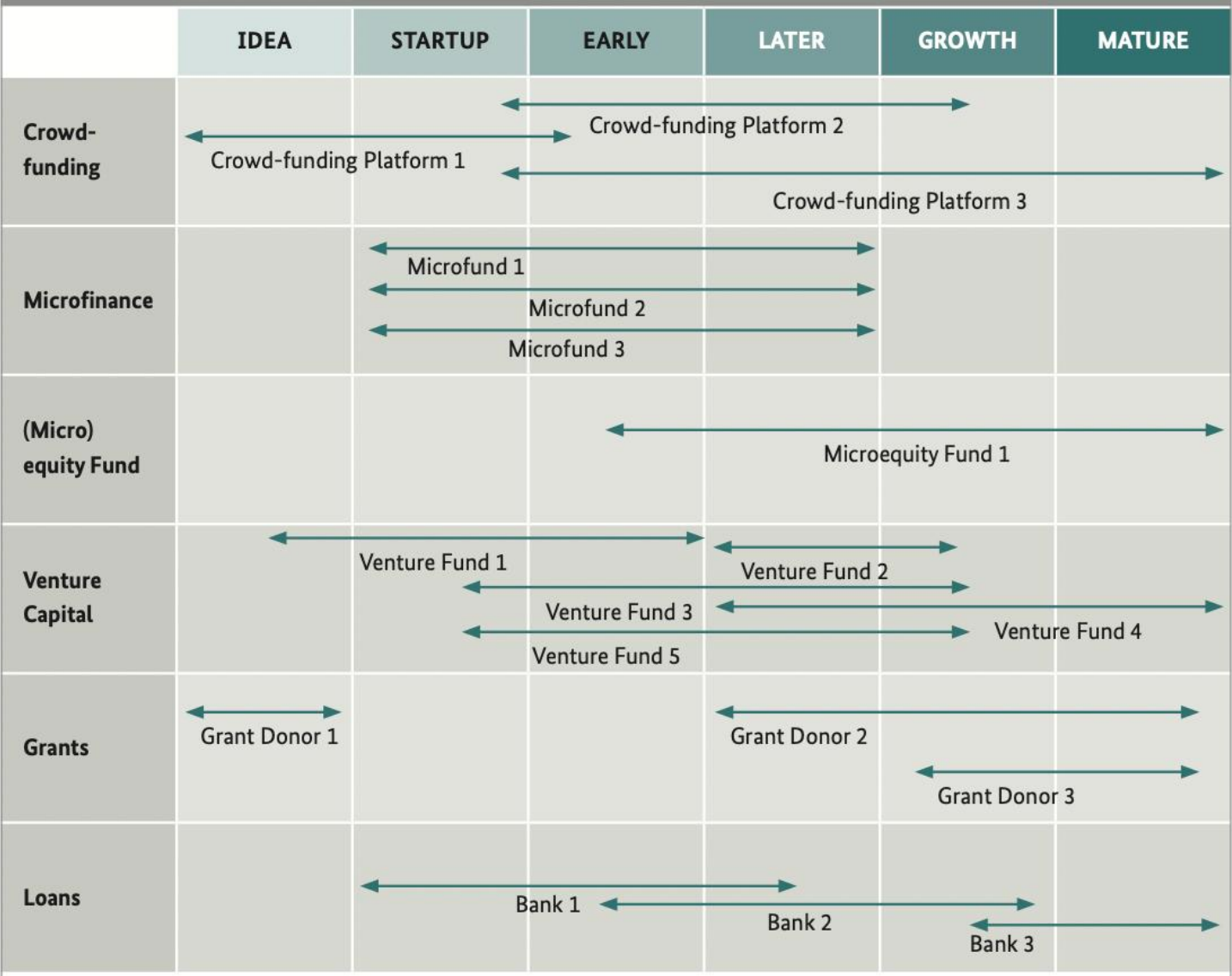


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UNIVERSITY OF MINNESOTA EXTENSION

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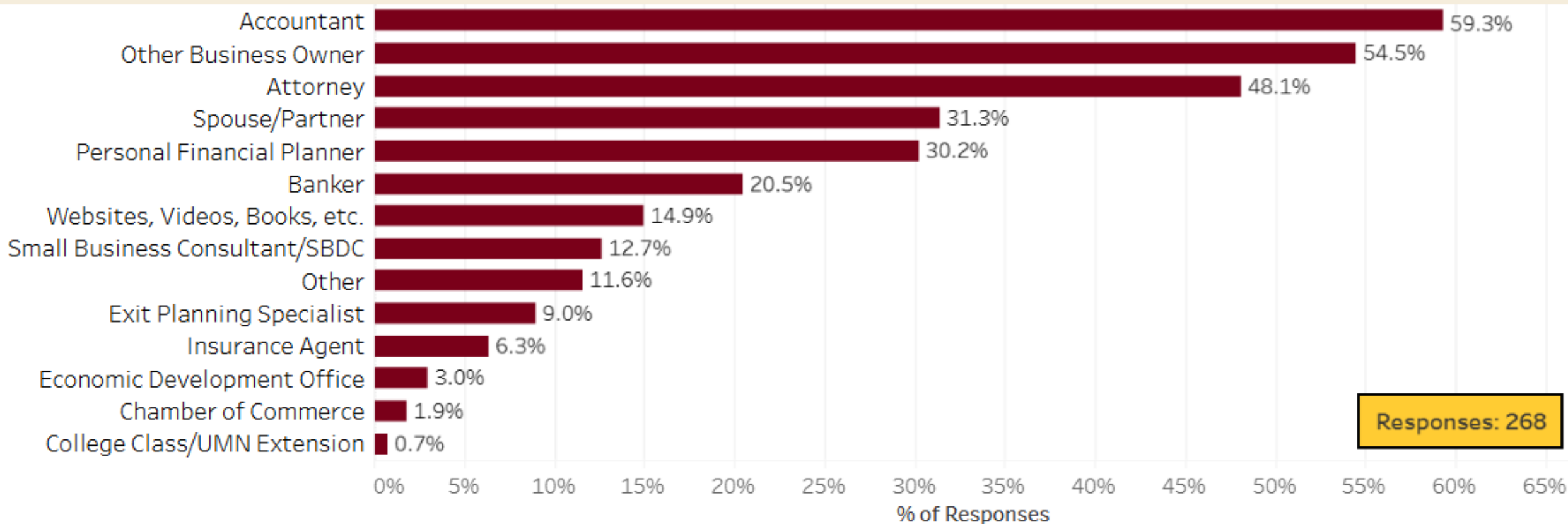
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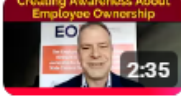
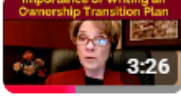
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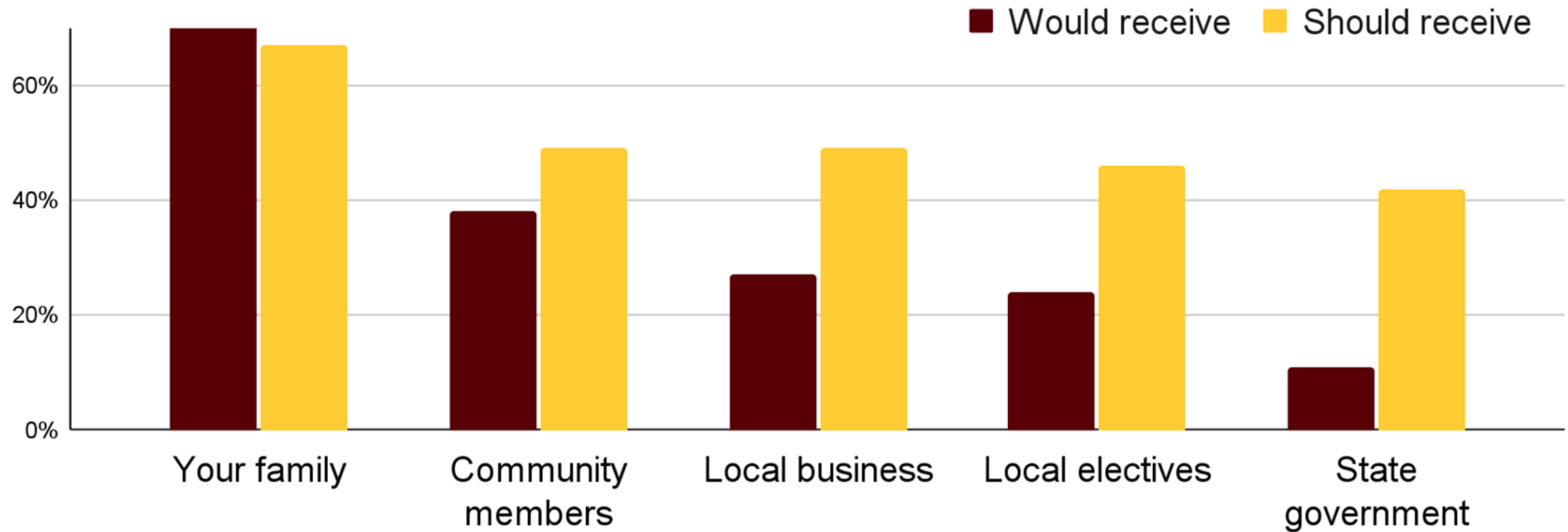


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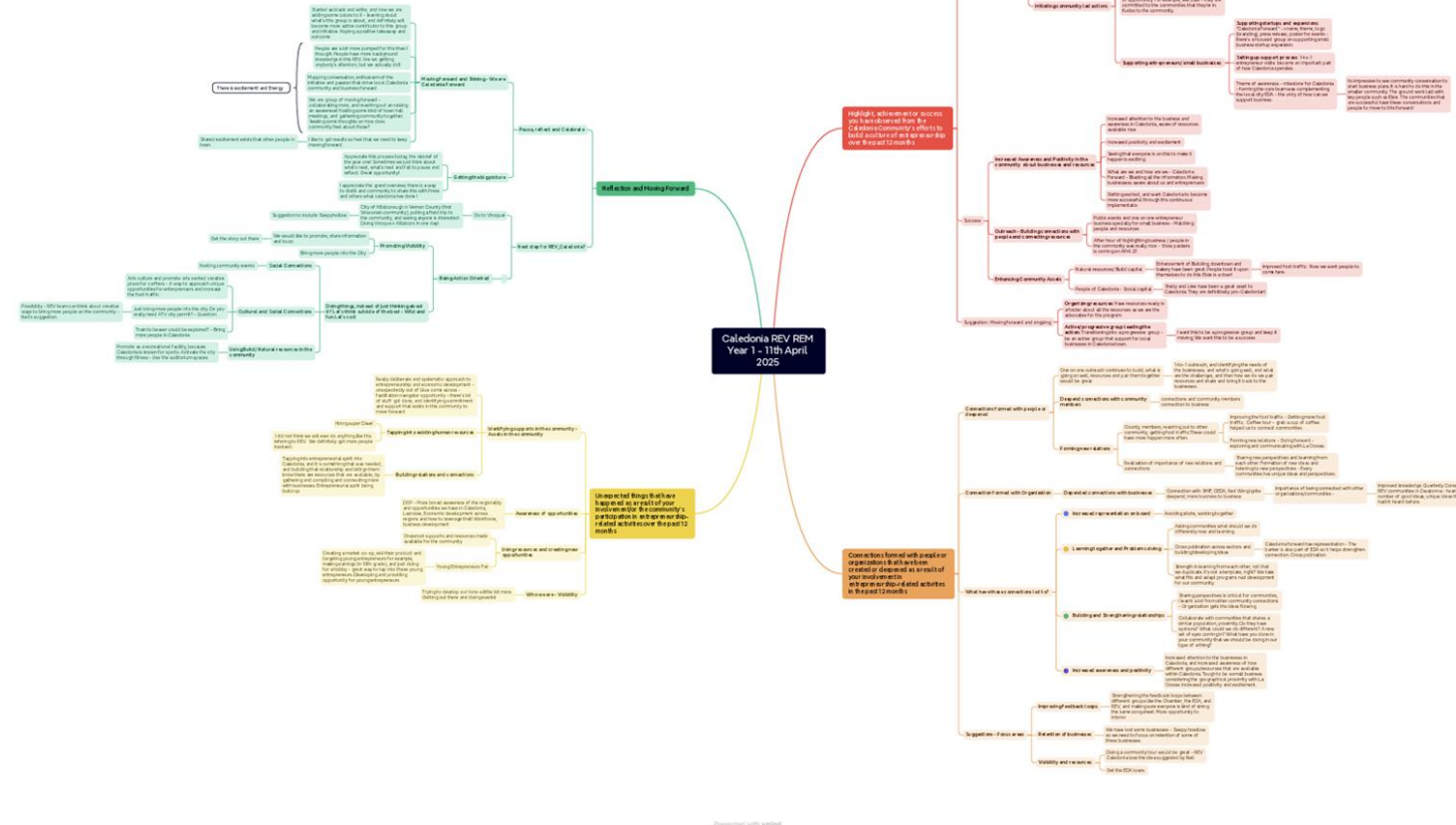
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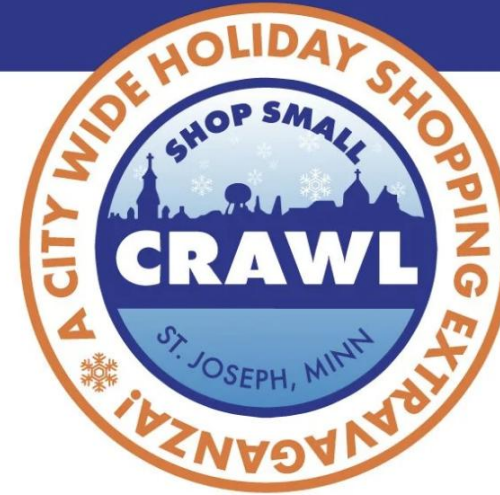
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A Tale of Two Cities:

How Municipalities can work together in Economic Development



Thursday, January 22, 2026

Economic Development Association of Minnesota

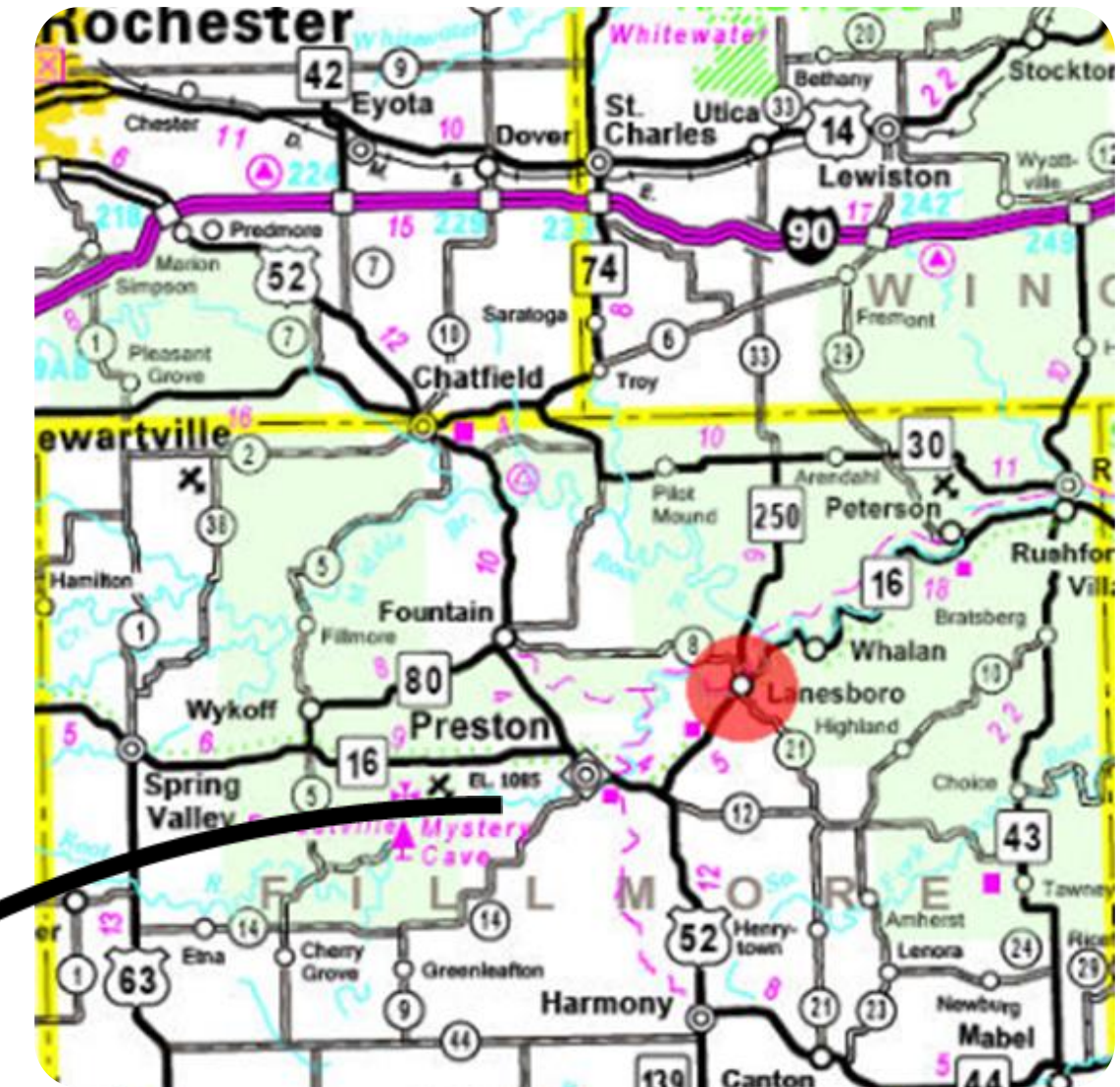
Michelle Marotzke



- MBA and BAS, Southwest Minnesota State University
- AAS in Finance & Credit, Alexandria Technical College
- Business Ed coursework, Winona State University
- **Economic Development Director, Preston and Lanesboro**
- Kandiyohi County Economic Development
- Mid-Minnesota Development Commission
- Willmar Municipal Utilities
- Supply Chain and Logistics, Finance, Telecommunications/Broadband, Legal

Agenda

- Preston and Lanesboro Background
- The Dickens Connection
- How Preston and Lanesboro do it
- How you can do it
- Final Thought and Q & A



Driftless Region

It was, and is, the best of times...



Photo Credit: Lanesboro History Museum



Photo Credit: Get Hooked On Preston MN

Community Comparisons

Preston:



- Fillmore County Seat
- Pop. 1,315*
- Industry-driven
- Minnesota's Trout Capital
- EDA Board: 7 members

Lanesboro:



Lanesboro Public Schools
Learning Today...Leading Tomorrow

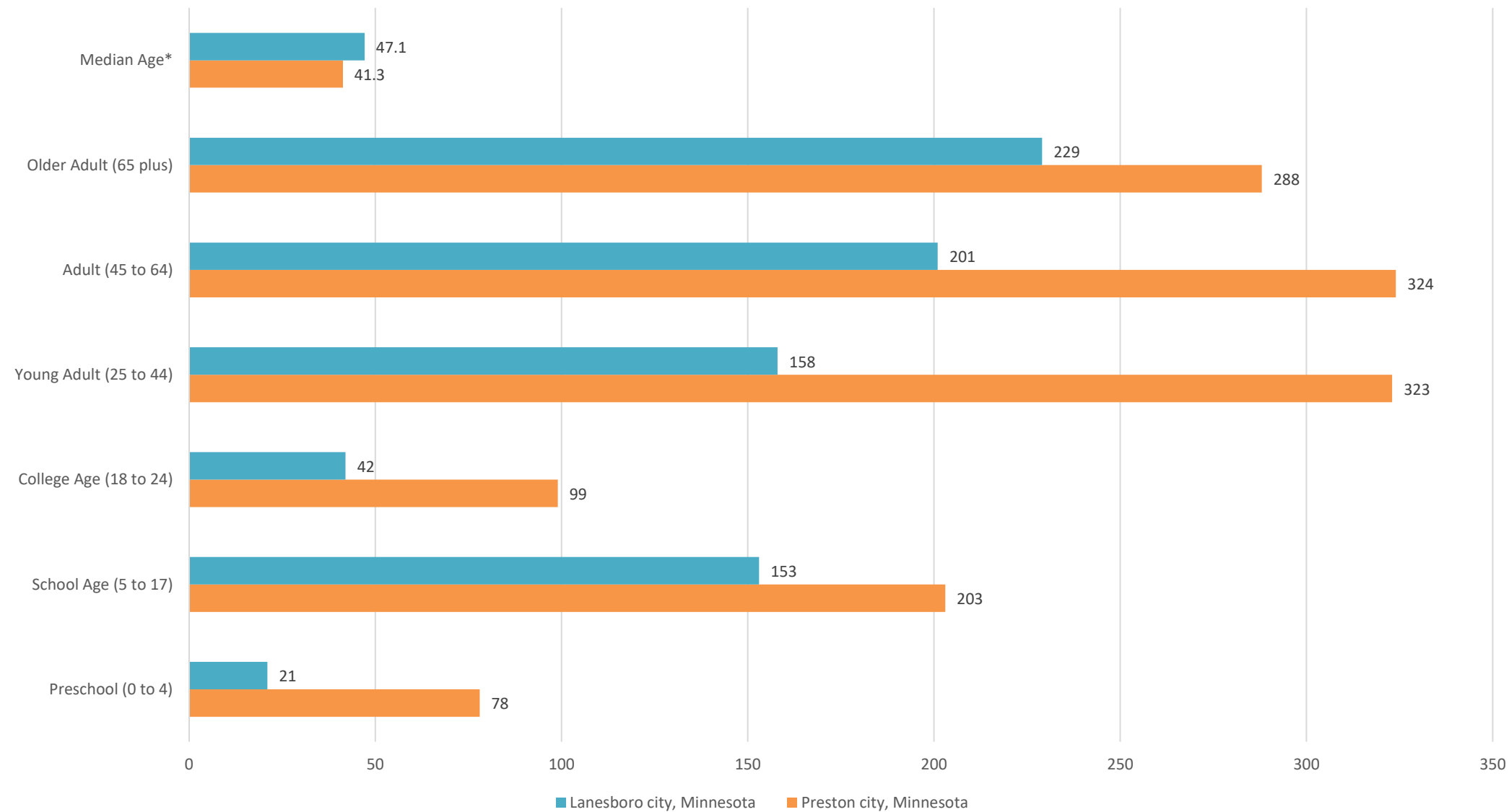
- 8.2 miles east of Preston
- Pop. 804*
- Tourism-driven
- Minnesota's B&B Capital
- EDA Board: 5 members

*Source: U.S. Census Bureau, American Community Survey, latest 5-Year Estimates



Community Comparisons

Population by Age



Source: U.S. Census Bureau, American Community Survey, latest 5-Year Estimates

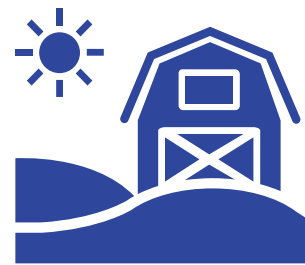
Community Similarities



Location



Housing



Agriculture



Child Care



Infrastructure

Community Similarities

Root River

- Brings in over 90,000 annual users to the river and trail
- High quality trout fishing, canoeing, and kayaking
- Provides hydro power in Lanesboro
- Creates FEMA flood zone/plain requirements

Partnership History

Police Services

Emergency Services

Economic Development

What the dickens does Dickens have to do with this?

*Preston and Lanesboro may not be
Paris and London; however...*

Photo Credit: Root River Current, Craig Johnson



...the themes carry over

- Inequality is a Driver of Instability
- Importance of Social Infrastructure
- Public Trust and Institutional Legitimacy
- Consequences of Ignoring Community Voices
- The Power of Resiliency and Rebuilding
- Human Centered Development

Inequality is a Driver of Instability

Communities suffer when prosperity does not reach all residents or businesses.

Municipal partnerships can:



Create stability
in leadership



Increase community
confidence



Increase Brain Gain
over Brain Drain

Importance of Social Infrastructure

Without social infrastructure, communities lose productivity, stability and growth potential.

Municipal partnerships can create new ideas about:



Housing



Transportation



Child Care Access



**Business Education
& Training**



**Community
Health**

Public Trust and Institutional Legitimacy

When trust is absent, projects stall, partnerships fail, and residents resist change.

Municipal partnerships can show:

- Transparent planning
- Community engagement
- Fair decision-making
- Predictable regulatory environments

Consequences of Ignoring Community Voices

When residents are excluded, even well-intended development can face opposition or produce inequitable outcomes.

Never forget the powerful impact of:



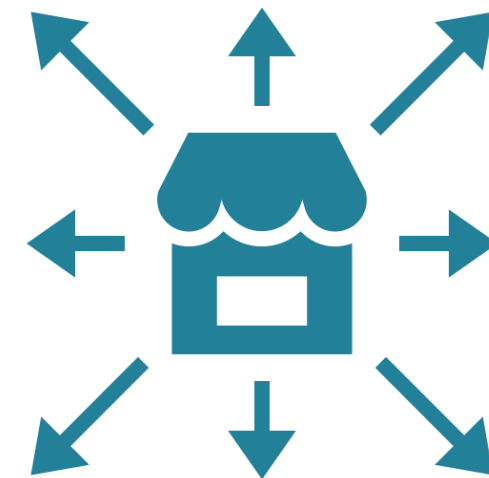
Public Meetings



**Community
Roundtables**



Partner Meetings



**BR&E Programs
(!!!)**



The Power of Resilience and Rebuilding

Collective trauma can either destroy communities or make them even stronger than before.

Trauma? What trauma?



Flooding Events



Fire Events



Business Closures



Community Discourse

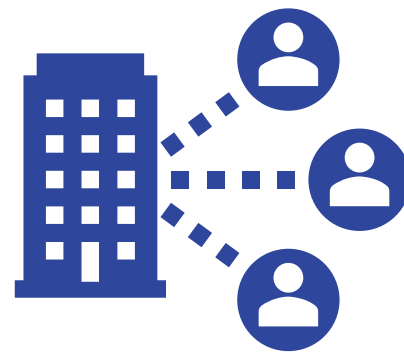
The Power of Resilience and Rebuilding

Resilience planning today parallels the novel's theme of renewal after collective trauma.

Municipalities need to be:



Innovative



Collaborative



Scrappy

Human-Centered Development

Development succeeds when people - not just projects - are centered

Community residents and business owners want:

- Quality of life
- A vibrant work force with dignity and fair wages
- Transparent community planning with clear policies
- Public servants who are invested in the community

How Preston and Lanesboro do it

Photo Credit: Root River Current, Craig Johnson



Benefits of the Preston-Lanesboro EDA partnership

Shared programming

- Paid Leave Outreach
- Bluff Country Business Academy
- Housing/Childcare/RLF programs

Shared resources

- Streamlined communication to Federal and State agencies and representatives

Stronger grant proposals

- Collaboration scores well on grant applications



Practical ways for the partnership to work

- Holistically evaluate business and community needs
- Share partner information through one source
- Align programs to meet the needs of both communities with minimal duplication
- Consider the audience when deciding whether to work jointly or independently

COOPERTITION

“Nothing that we do, is done in vain. I believe, with all my soul, that we shall see triumph.”

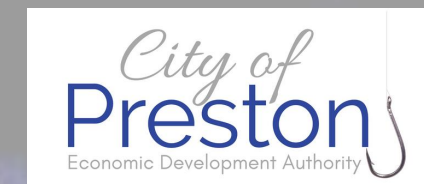
Photo Credit: Root River Current, John Torgrimson



PRIORITIES

“A day wasted on others is not a day wasted on one’s self.”

Photo Credit: Root River Current, Craig Johnson



How can you do it?

Municipalities must be:

- Open to new ideas
- Creative in partnerships
- Collaborative yet competitive
- Realistic about the needs and goals of each partner

Final Thought and Q & A



Sponsored by:

- Southern Minnesota Initiative Foundation
- F & M Bank Preston
- Merchants Bank Lanesboro
- Preston EDA
- Lanesboro EDA

In partnership with:

- Rochester Community and Technical College, Customized Training and Education Department
- Local Business Experts



Check us out!

#GetHookedOnPreston

Trout Days

May 23, 2025

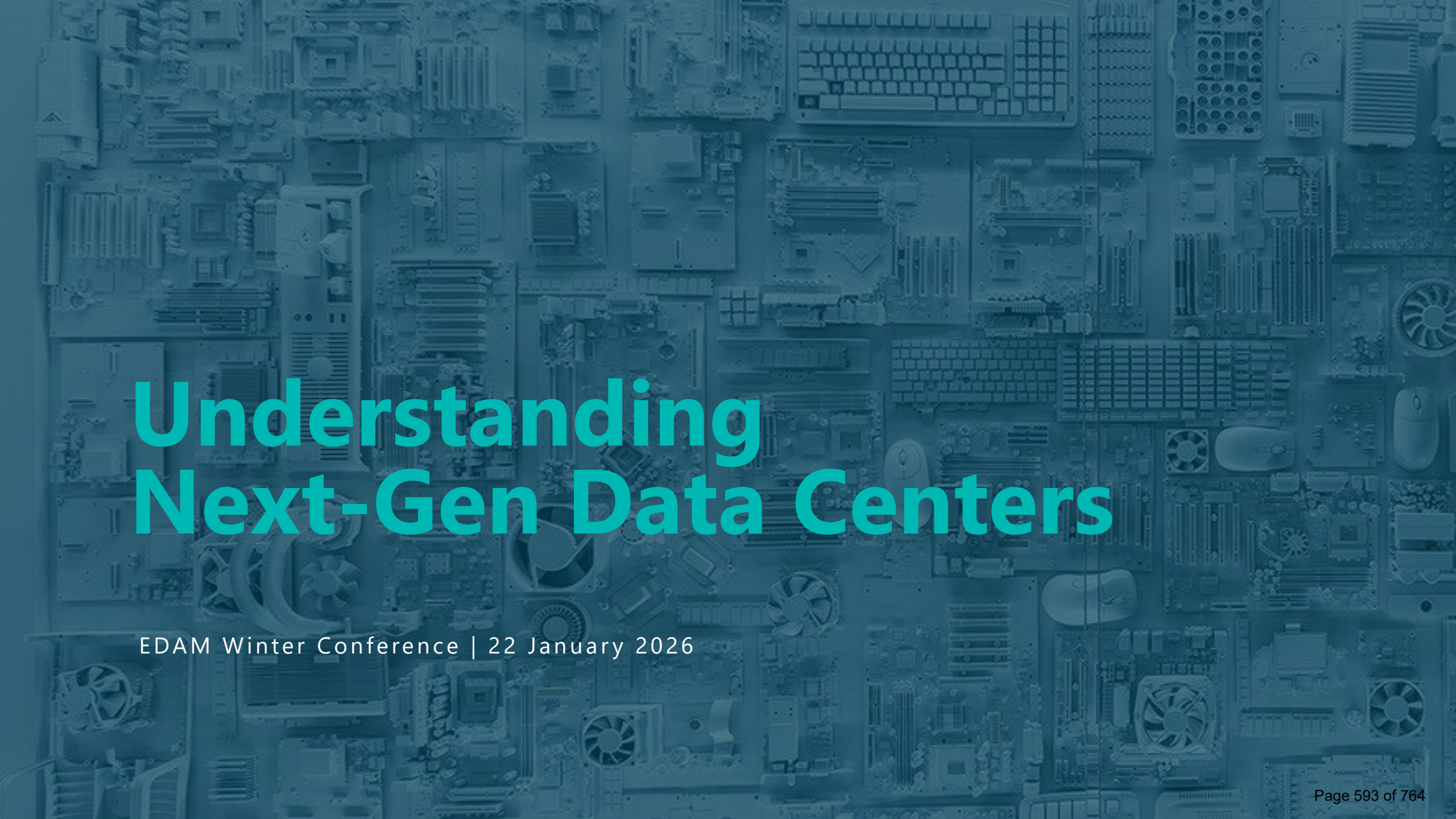


#CityofLanesboro

Buffalo Bill Days

July 31-August 2, 2026





Understanding Next-Gen Data Centers

EDAM Winter Conference | 22 January 2026

Cushing Terrell®

Founded in 1938

+550 Talented Professionals

8 states with 17 Locations

Serve Clients in
Government, Commercial,
Retail, Residential,
Education, Healthcare, and
Infrastructure

Hundreds of Green Certified
Projects

Scores of Data Centers with
Millions of Square Feet of
High-tech, Data-driven
Facilities



DAVID LOEHR AIA, LEED AP BD+C

Architect | Location Director, MN

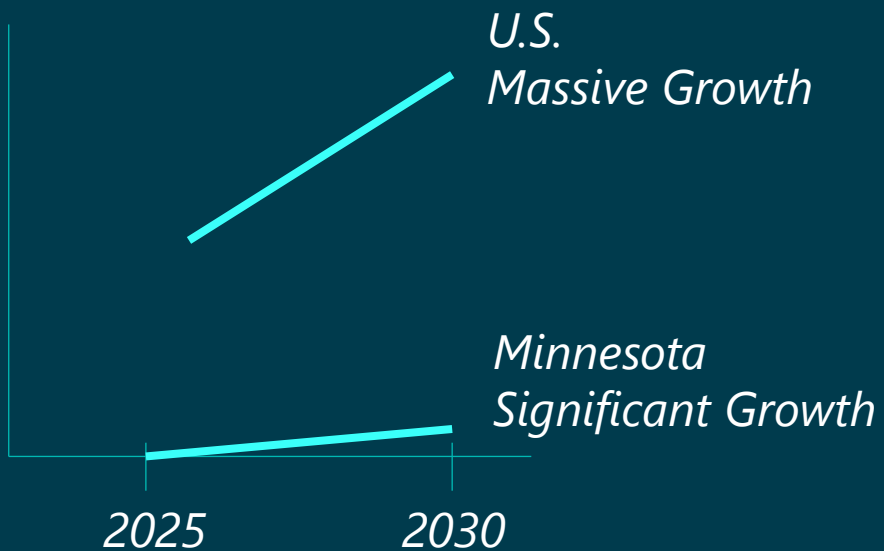
davidloehr@cushingterrell.com

612.812.2248

**Would you give up your PHONE?
or
Would you give up your CAR?**

Would you give up your **PHONE?**
or
Would you give up your **CAR?**

Data Center Growth



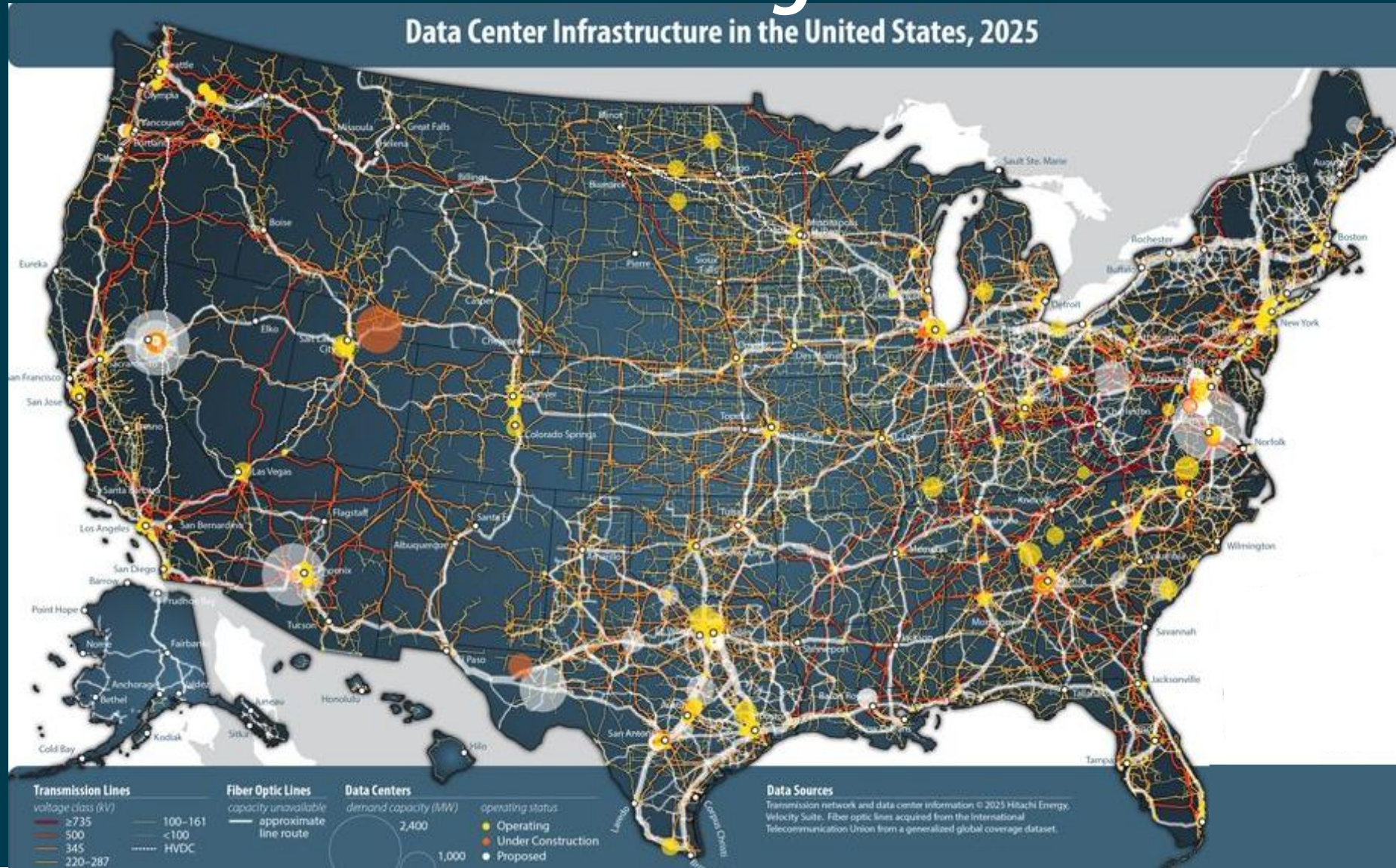
Triple Growth by 2030

\$7T Global Investment by 2030

4% U.S. Electrical Consumption Today

Data Center Growth

Global > National > Regional > Local



Data Center Growth *Not Without Concerns*



A word cloud illustrating various concerns associated with data center growth. The words are arranged in a cluster, with 'WATER' and 'energy' being the most prominent. Other significant words include 'Utility Costs', 'noise', 'Land', 'emissions', 'jobs', 'TAXES', 'pollution', 'infrastructure', 'health', 'zoning', 'community', 'loss of resources', and 'loss of resources'.

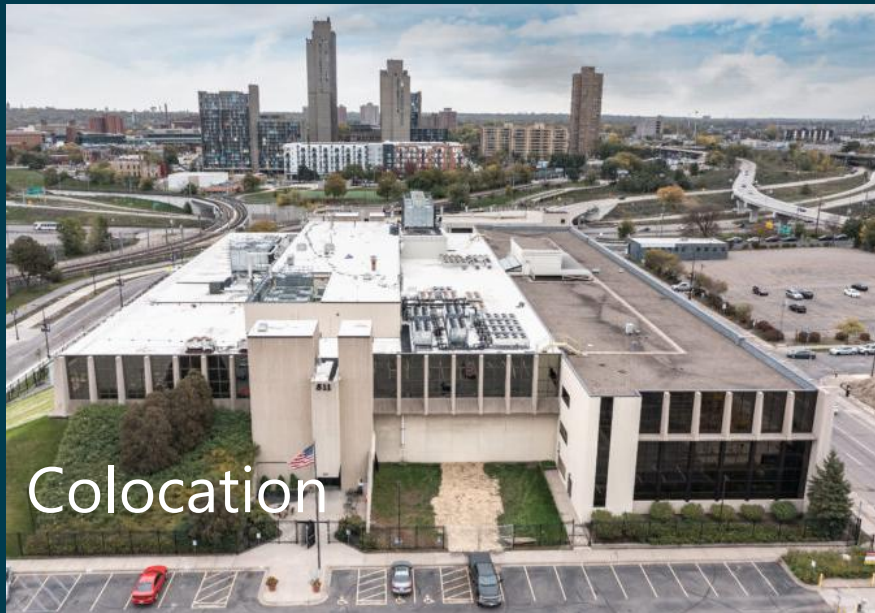
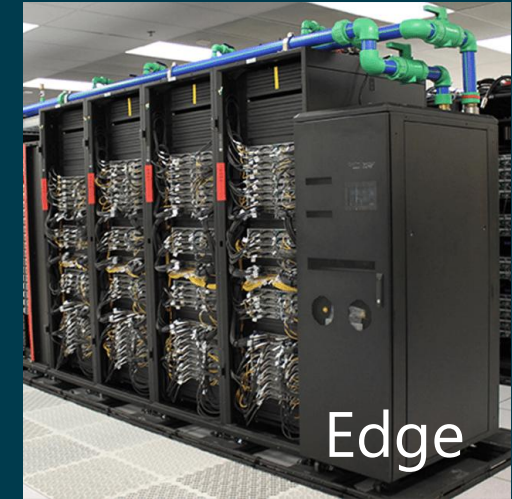
Land
emissions
community
jobs
TAXES
Utility Costs
noise
health
zoning
WATER
energy
pollution
infrastructure
loss of resources

Data Center Types

(Greatest Thing Since Sliced Bread?)



Data Center Types



1. Next-Gen Technical Innovations

WATER

CHIP POWER

COOLING STRATEGIES

BACK-UP POWER & BATTERY

NOISE & SECURITY

RENEWABLE ENERGY

SUSTAINABILITY

MODULAR CONFIGURATIONS

FUTURE RE-USE

EXAMPLES



Water

Speed-to-Market Innovation

Closed Loop Cooling

Direct-to-Chip Cooling

Immersion Cooling

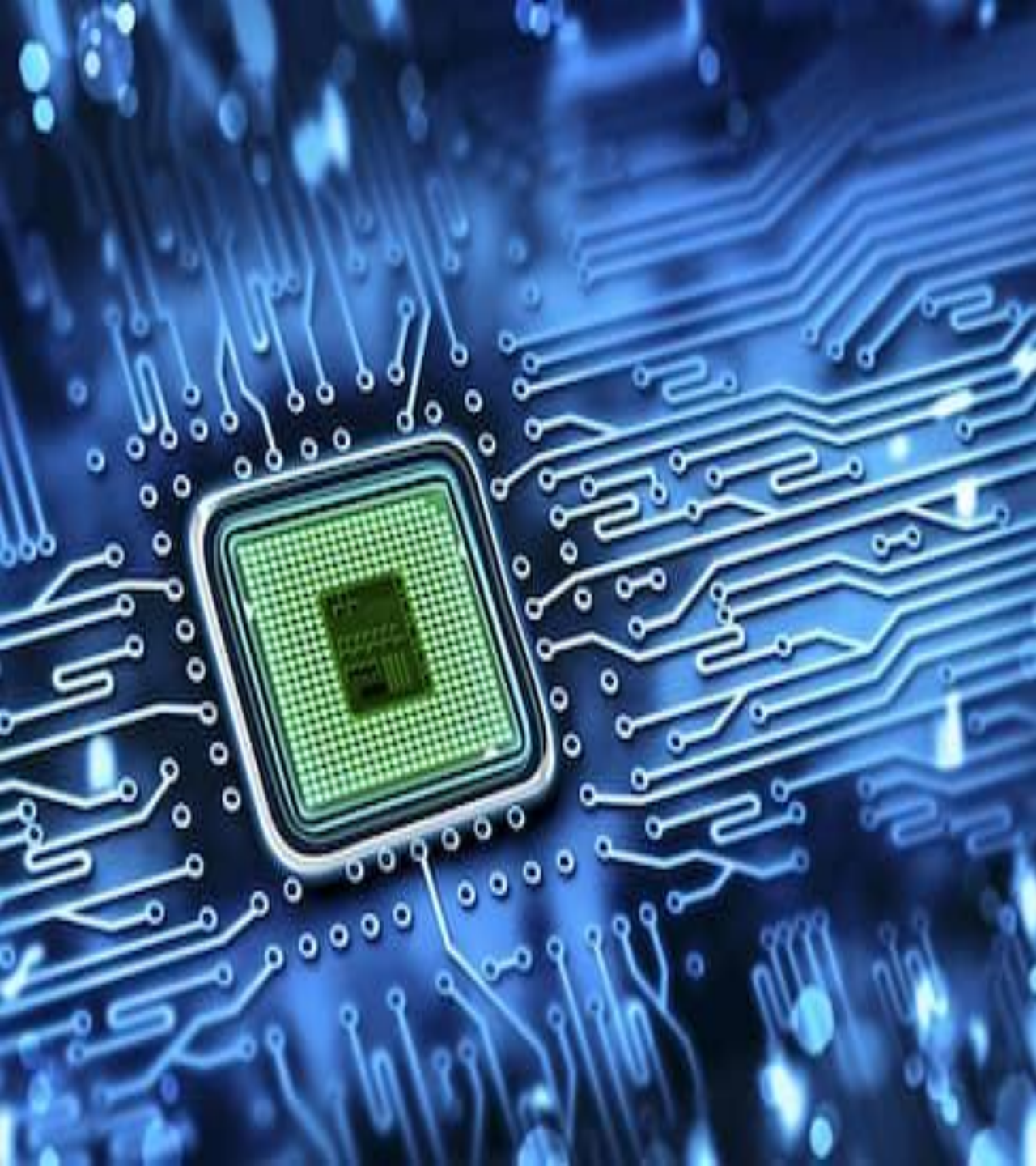
Non-potable Water Cooling

Water-free in All Systems

7 January 2026

Announcement/Breakthrough

*NVIDIA's New Rubin Vera Chip Uses
45°C (113°F) Liquid for Cooling*



Chip Power

Advanced Materials

(+97% Energy Conversion)

On-chip Optics

3-D Stacking

High Voltage DC

(48V to 800V Systems)

AI & Software Management

*Next Gen =
2/3 Reduction in Chip Power*

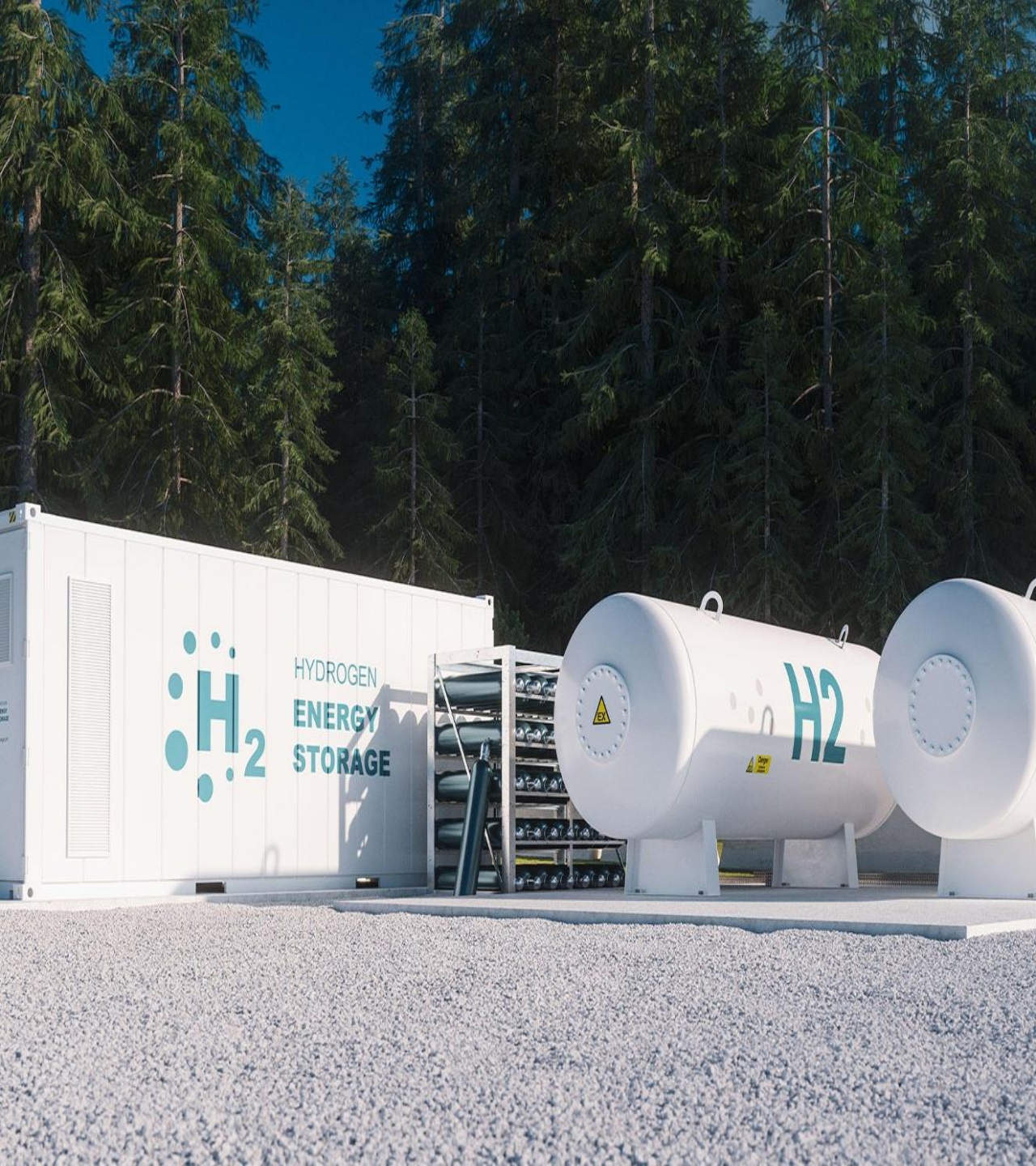


Cooling Strategies

Free Cooling – Cold Climates

65° – 80°F	Ideal Range
45%RH – 55%RH	

Low GWP Refrigerant
Geo-thermal Cooling
Variable-drive Inverters
Magnetic Bearings
Control Systems



Back-up Power & Battery

Hydrogen Fuel Cells

Microgrids

(On-site Generation)

Small Modular Reactors

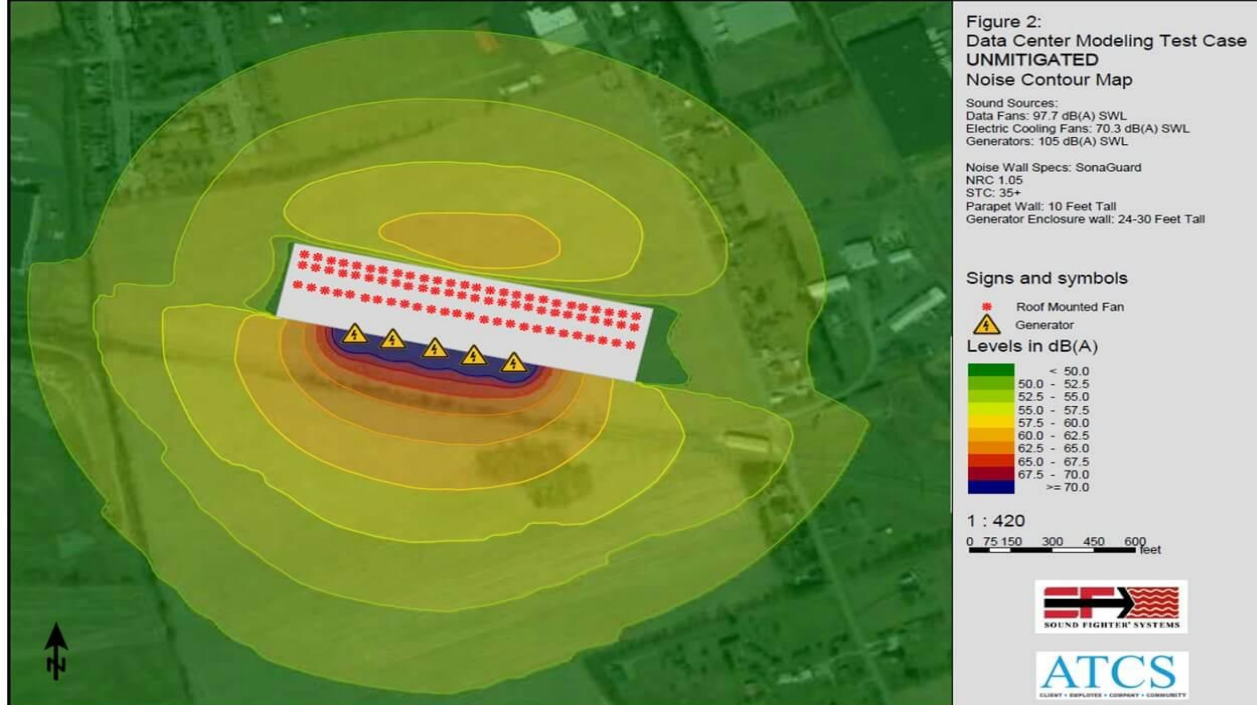
Lithium-Ion to Sodium Ion

Iron/Air Battery Systems

(On-site Generation)

Noise & Security

Acoustic Barriers
Vibration Dampening
Enhanced Landscaping
Elevated Site Lighting





Renewable Energy

On-site Wind & Solar
Advanced Battery Storage
Geothermal & Hydro
Nuclear
Waste Heat Recovery



27%

Data Centers Fully Powered by On-site
Sources by 2030

Sustainability

No Red-listed Materials
Timber-frame Structure/CLT
Low Carbon Content Steel
Occupant Wellbeing
Sustainable Sites
Building Envelope
Mechanical Systems
Electrical Systems
Net Zero Energy Compliance

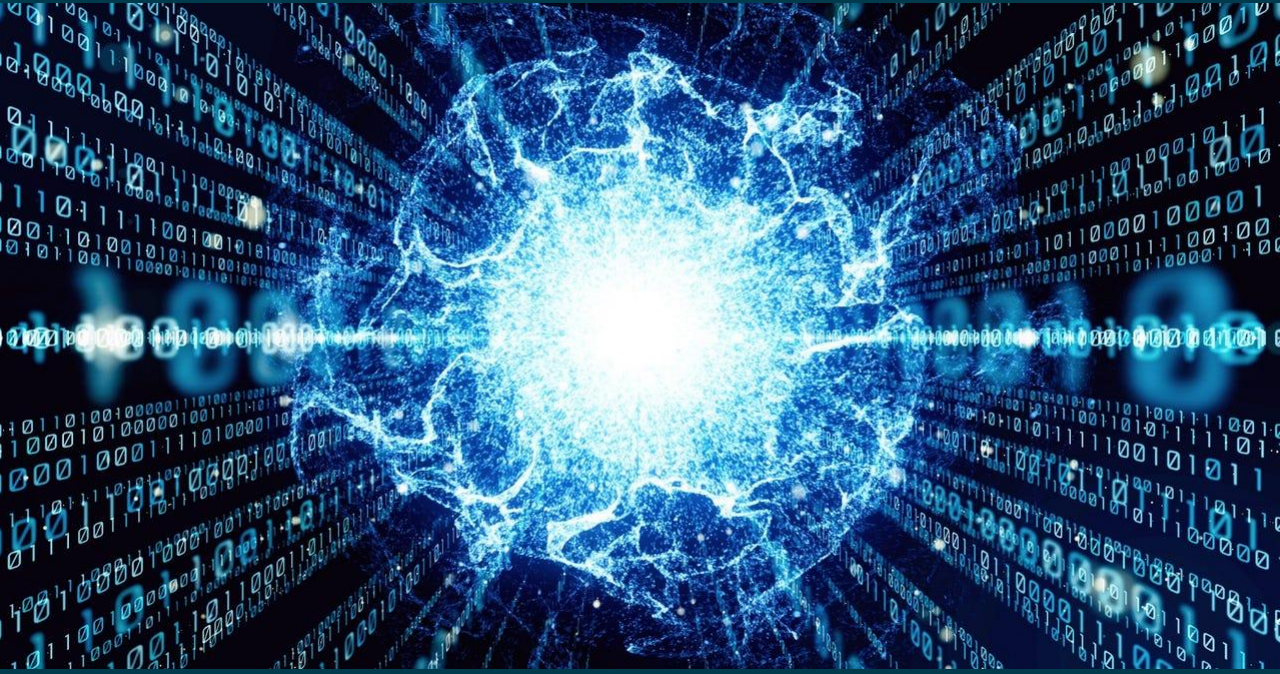




Modular Configurations

Prefabricated Components
Scalability – Meet the Moment
Phasing & Flexibility
Allows Future Efficiencies
Speed
Cost Efficiency
Sustainability





Future Re-use

Conversion of Existing Bldgs.

(Limited Potential of Existing Buildings)

Integrated Eco-tech Parks

Urban Farming

Distributed Energy Systems

Advanced Manufacturing

Community Infrastructure

Quantum Computing





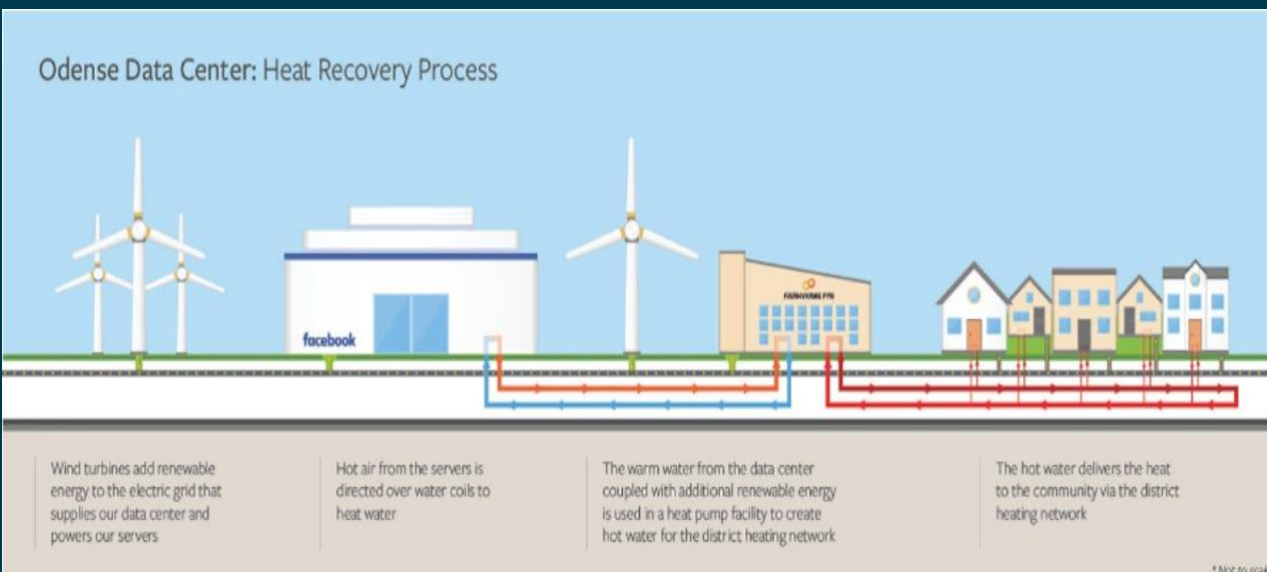
Example 1: Meta Denmark

Odense, Denmark

District System Heat Recovery

Heating for 6,900 Homes

100% Renewable Energy





Example 2: Equinix Paris

Paris, France

(10th Equinix Data Center in Paris)

Water & Heat Recovery

Rooftop Greenhouse

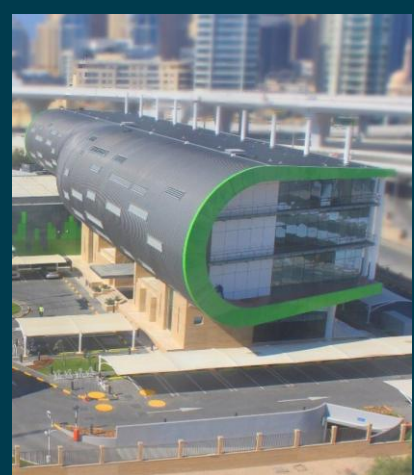
Swimming Pool Heat

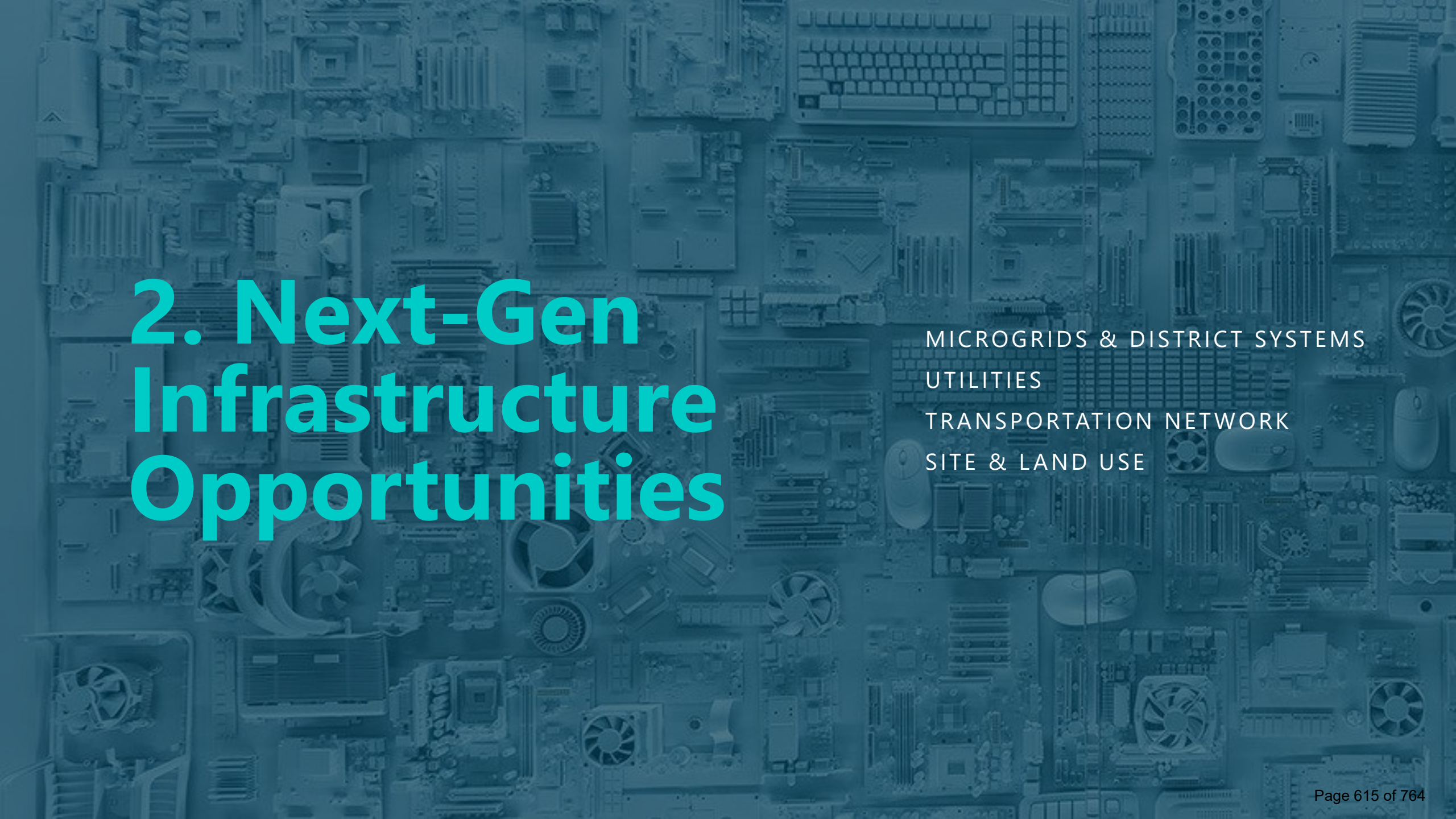
100% Renewable Energy



Example 3: Top Nine 100% Renewable

- Iron Mountain London** 27MW
- EcoDataCenter, Sweden** 90MW
- Viborg – Apple, Denmark** 100MW
- Moro Hub, UAE** 100MW
- Scala's Tamboré, Brazil** 600MW
- Switch, Las Vegas** 495MW
- Eagle Mntn-Meta, Utah** 800MW
- Switch Citadel, Reno** 650MW
- SINES DC-Start, Portugal** 1.2GW





2. Next-Gen Infrastructure Opportunities

MICROGRIDS & DISTRICT SYSTEMS
UTILITIES
TRANSPORTATION NETWORK
SITE & LAND USE



Microgrids/Districts

Hybrid Energy Sources

(Renewables + Battery + Grid)

Resilience & Control

*(Redundant Systems also
Supports Community)*

Peak Shaving Strategy

District Energy Systems



Utilities

Electrical & Fiber Redundancy

(Both Data Center & Community Benefit)

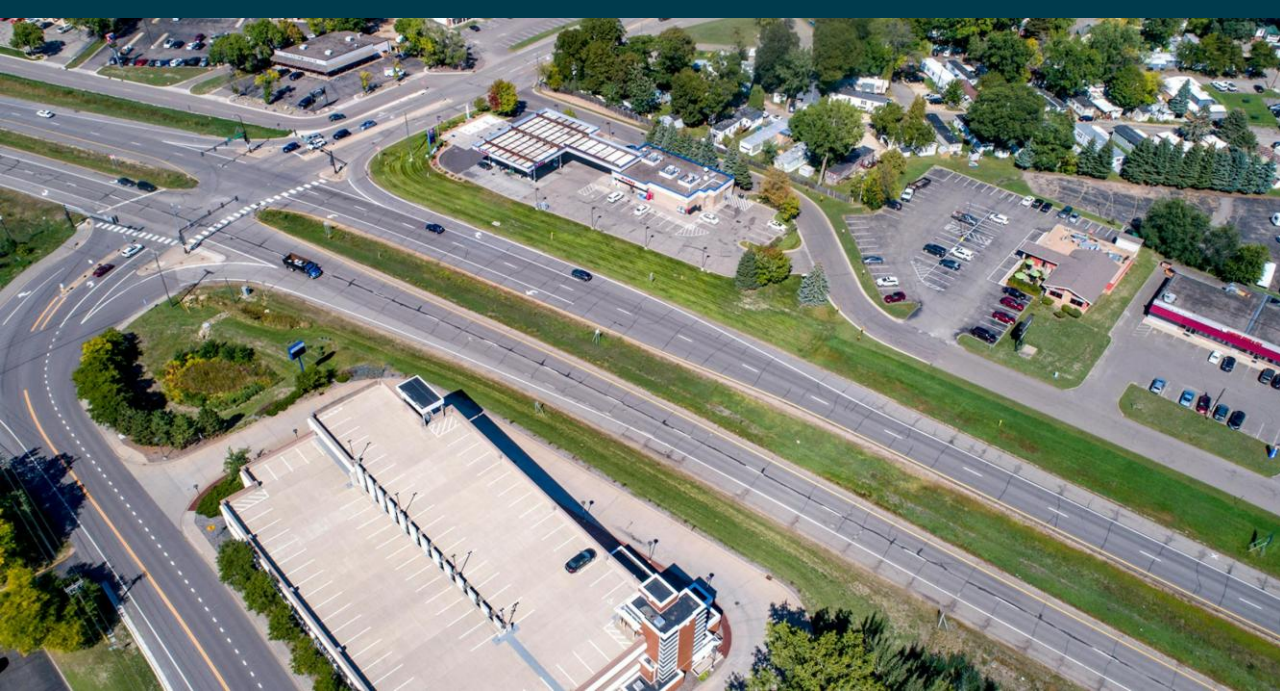
Potential New Substations

Upgraded Sewer & Water

(Compliance & Life Safety Benefits)

Upgraded Telecom Systems





Transportation Networks

Upgraded Road Network

(Necessary for Construction and Long-Term Community Asset)

Transit & Trail Networks

Access & Capacity

Traffic Management

Utility Integration



Site & Land Use

Powered Data Parks

Strategic Siting

Resilience

District Energy Systems

Open Space & Landscaping

Public Safety

Emergency Response Needs

3. Next-Gen Community Aspects

ECONOMIC DEVELOPMENT
TRANSPARENCY
PERMITTING
PARTNERSHIPS



Economic Development

Economic Multiplier Effect

Economic Anchor

*(Catalyst for Innovation Hub or
High-Tech Campus)*

Employment Opportunities

(1 Data Center Job = 3.5 Community Jobs)

Local Tax Revenue



Data Center Basics 101

Hosted by:



Southern Minnesota
Initiative Foundation



SEM Together

Co-sponsors:



GREAT
RIVER
ENERGY

Regional Sustainable
Development Partnerships
UNIVERSITY OF MINNESOTA
EXTENSION

Transparency

Raising Awareness Early
Community Engagement
Engaging as a Partner

(Not an Outsider)

Proactive Facts

(Accurate without Wide Ranges)

Consistent Communication

Minimizing Disruptions

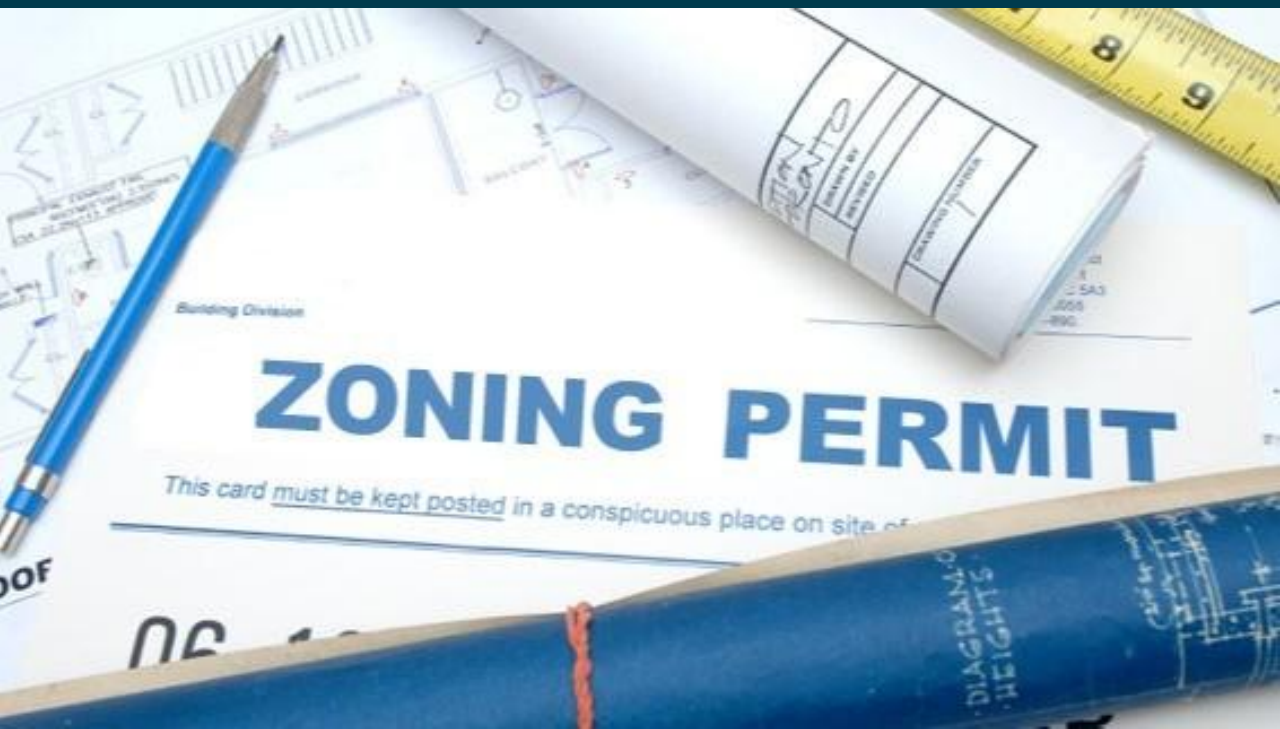
(Especially During Construction)





Permitting

Single Point of Contact
Clearly Defined Process
Realistic Timing/Durations
Specialized Expertise
Data Center Certifications





Partnerships

Schools

(Trade Schools, Sponsorships)

Training Programs

(From Construction through Occupancy)

Community Sustainability

(GHG Goals, Wildlife, Resilience)

Community Services

(EMS, Fire, Extended Security)

Philanthropy to Shared Values



Summary

Community Aspects

Rapid Technology Changes
High Performance/High Value
Speed-to-Market
Ultrafast Growth

Boom, Bubble, or Bust?

Next-Gen Data Center =
Fluid, Dynamic, Ever Changing

Questions



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Architect | Location Director, MN

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EDA Update

Date: March 5, 2026

Presented to: EDA Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: Retail Trade Analysis

Method: New Business

Background Information:

Staff is sharing a summary of the recently completed Retail Trade Analysis for North Branch and Chisago County, along with several key findings that provide insight into regional retail activity and potential opportunities relevant to Wyoming. North Branch served as the lead community for the study because the analysis requires a community with a population of approximately 10,000 or greater in order to generate statistically comparisons of retail sales and trade area performance. While North Branch led the study, the analysis examines retail trends across Chisago County and the county excluding North Branch, providing insights for communities throughout the region, including Wyoming.

Overview of the Study

The Retail Trade Analysis was conducted by the University of Minnesota Extension using several types of data including

1. Minnesota Department of Revenue taxable sales data
2. Population and income data
3. Mobile device location data showing where shoppers travel from

The study is designed to help communities understand the strength of their local retail sector, where residents are spending their money, and where opportunities may exist for future retail development. The analysis also compares actual retail sales to expected spending levels based on population and income in order to better understand regional shopping patterns.

Retail Sales in the Region

The study found that in 2023 taxable retail and service sales totaled approximately

1. \$120.2 million in North Branch
2. \$356.4 million in Chisago County
3. \$236.2 million in Chisago County excluding North Branch

Understanding Pull Factor

One of the primary measurements used in the study is called the pull factor. Pull factor measures how effectively a community captures retail spending compared to the statewide average. It is calculated by comparing local retail sales per resident to the statewide retail sales per resident.

A pull factor of

1. 1.0 means a community is capturing about the amount of spending expected from its residents
2. Greater than 1.0 means a community is attracting shoppers from outside the area
3. Less than 1.0 means residents are spending a portion of their retail dollars elsewhere

The study found the following pull factors

1. North Branch 0.85
2. Chisago County 0.51
3. County excluding North Branch 0.42

The figures above suggest that a portion of retail spending from county residents occurs outside the county in larger regional retail centers.

Wyoming's Role in the Regional Retail Market

Mobile device data used in the study provides insight into where shoppers originate. According to the analysis, Wyoming residents generate approximately 8.2 percent of all retail visits within Chisago County, making Wyoming one of the largest sources of shoppers in the region.

This highlights the role Wyoming households play in supporting retail activity throughout the county.

The study also reinforces that retail activity in Chisago County functions as a regional market rather than a city by city system, with residents regularly traveling between communities depending on convenience and available businesses.

Retail Leakage Suggests Opportunity but Also Competition:

One of the key concepts in the study is retail leakage. Retail leakage occurs when residents leave their community or region to make purchases somewhere else because the businesses, they are looking for are not available locally. The study estimates that overall retail sales in Chisago County are about 40 percent below what would be expected based on the county's population and income levels.

This indicates that a significant amount of spending from county residents occurs outside the county, likely in larger regional retail centers such as Forest Lake, Cambridge, or the Twin Cities where there is a broader mix of retail options. For Wyoming, this does not necessarily mean the city should attempt to compete with those larger retail centers. However, the study does suggest that there may be opportunities to capture a portion of that spending locally, particularly as the community continues to grow. Potential opportunities could include additional restaurants, neighborhood serving retail, service businesses, or smaller commercial developments that support residential growth and the traffic moving through the Highway 8 corridor. In other words, the study suggests there may be opportunities over time to keep more of the spending that already exists within the county closer to home. The Retail Trade Analysis provides a snapshot of consumer spending patterns and retail activity across Chisago County.

Although North Branch served as the lead community for the study, the findings provide insights into surrounding communities such as Wyoming as the city continues to evaluate opportunities for economic development and commercial growth.



2023 Retail Trade Analysis: North Branch and Chisago County

A Tool Used to Measure the Economic Health of the Local Retail Economy

Authored by Kathryn Leys, University of Minnesota Extension Educator



Retail Trade Analysis: North Branch and Chisago County

A Tool Used to Measure the Economic Health of the Local Retail Economy
Analysis Period Covering 2023 Data

Published on February 18, 2026

Authored by Kathryn Leys, University of Minnesota Extension Educator, Community Economics

Report Reviewers:

Michael Darger, University of Minnesota Extension Specialist, Community Economics

Partners/Sponsors:



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About this Report:

This report consists of a Retail Trade Analysis for North Branch, Chisago County, and Chisago County excluding North Branch (CCexNB). The purpose of this report is to provide a snapshot of the current and historical economic health and well-being of each region's retail and service sector.

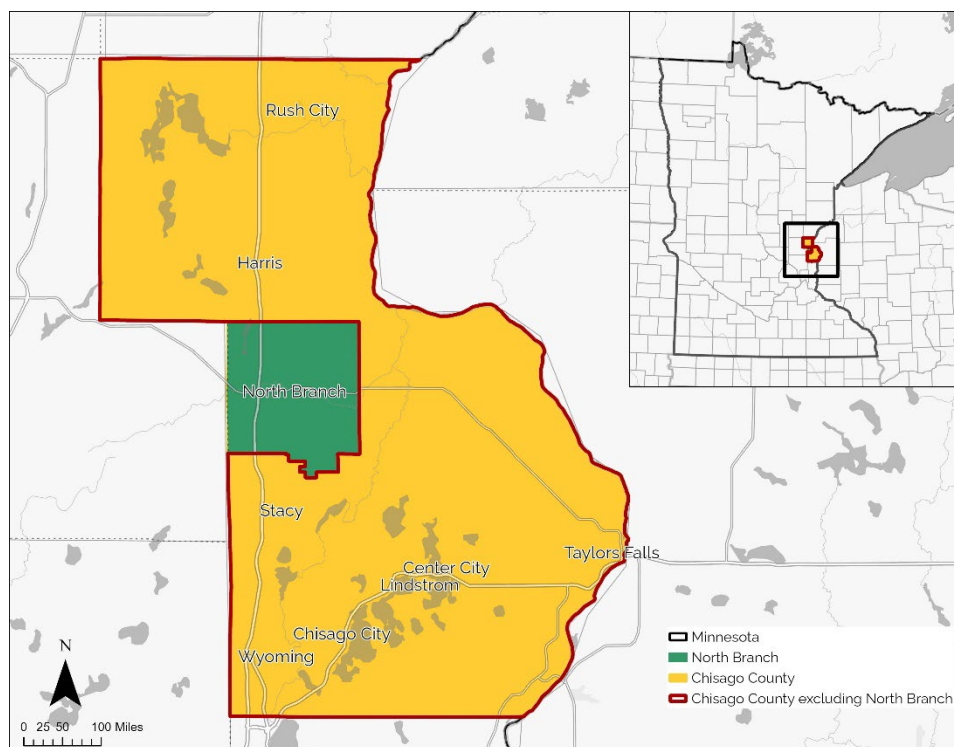
The analysis relies on a combination of public and private data sources. The majority of the data is from the annual sales tax information released each spring by the Minnesota Department of Revenue and typically covers the fiscal year ending approximately 15 months prior. This sales data is supported by income data released annually by the Bureau of Economic Analysis (BEA) and population data from the Minnesota State Demographer.

The only non-public data source incorporated is mobile data from Placer.ai. This addition provides a spatial aspect to the analysis, allowing for a better understanding of customer flows, trade area boundaries, and visitation patterns to North Branch and Chisago County businesses.

The analysis explores sales details across 14 merchandise and service categories as well as the Total Retail and Service Sector sales. The total retail and service sector sales extend well beyond traditional retail categories. Therefore, the sum of the 14 merchandise categories detailed in this report will not equal the total retail and service sector sales because the total sales includes sales data for virtually all major retail or service sector business sectors contributing to the local economy. The full definitions for all categories and the "Other Taxable Retail and Services" are provided in Appendix E.

It should be noted that the Leisure Goods & Miscellaneous category includes aggregated data from sectors with fewer than four stores in a community. Therefore, what stores are included in Leisure Goods & Miscellaneous may vary year over year, which may influence the category's calculated market performance. The categories with fewer than four stores are referred to as suppressed categories.

In North Branch in 2023 this includes the categories of Amusement and Lodging. The category of Eating & Drinking was suppressed and therefore included with the Leisure Goods & Miscellaneous category for the county. When data for a specific category is suppressed in North Branch, the sales figures needed to calculate the performance of that category for CCexNB are unavailable. Therefore, the same suppressed categories for the city must also be included within the Leisure Goods & Miscellaneous category for the CCexNB area.



Executive Summary

The Bottom Line

The 2023 Retail Trade Analysis reveals a resilient and strong retail and service sector in North Branch trade area and while highlighting significant potential across the wider county. North Branch is clearly established as a vital regional service hub, with its stability primarily driven by higher than expected performance in commuter and consumer categories. For instance, the Gas & Convenience category had the largest surplus, with actual sales 112.1% above expected, and along with Vehicles & Parts, these categories generated substantial sales surpluses, effectively drawing an estimated 32,951 customers into the city's trade area. This localized success provides a solid, expandable economic foundation for the municipality.

This strong performance in North Branch provides a robust anchor for understanding the full retail potential of the surrounding region. The data suggests that Chisago County as a whole has the potential to attract or retain an additional 4,782 customers, despite the county's overall estimated customer loss of -4,782. This indicates that while North Branch successfully captures essential spending, the remaining consumer demand across CCexNB presents a prime opportunity for customer retention and strategic, targeted development. Consumer purchasing patterns reflect a significant underlying demand for non-essential goods that could be better served through expanded and geographically appropriate local offerings.

It is important to note that this Retail Trade Analysis relies solely on quantifiable taxable sales data and aggregated data derived from mobile device locations and can only suggest general patterns in consumer behavior and market health. To maximize the impact of this report's use in strategic policy and planning, this information must be grounded by direct, on-the-ground experiences, qualitative feedback from local business owners, and resident input.

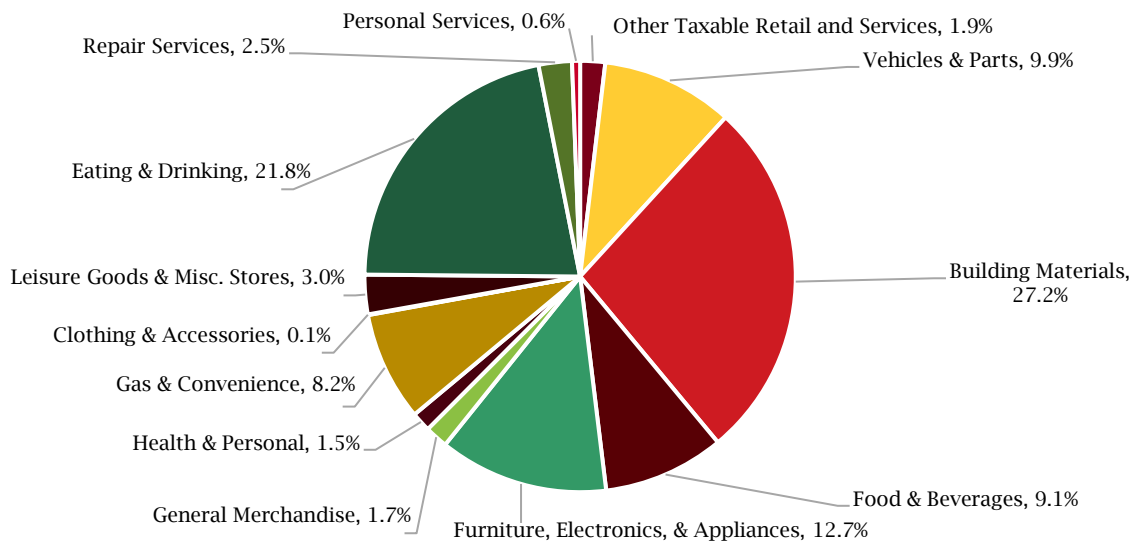
Overall Trends

North Branch

The latest information indicates that taxable retail and service sales in North Branch totaled \$120.2 million, reflecting a -3.1% decrease from 2022's total sales of \$124.09 million.

The largest contributor of taxable sales in North Branch's retail and service sector were Building Materials stores. These stores accounted for 27.2% of all taxable sales. The smallest contributor of taxable sales in North Branch's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 1 displays the proportion of North Branch's total retail and service sector sales generated by each merchandise category.

Figure 1: Portion of Retail/Service Sector Generated by Merchandise Category, North Branch in 2023

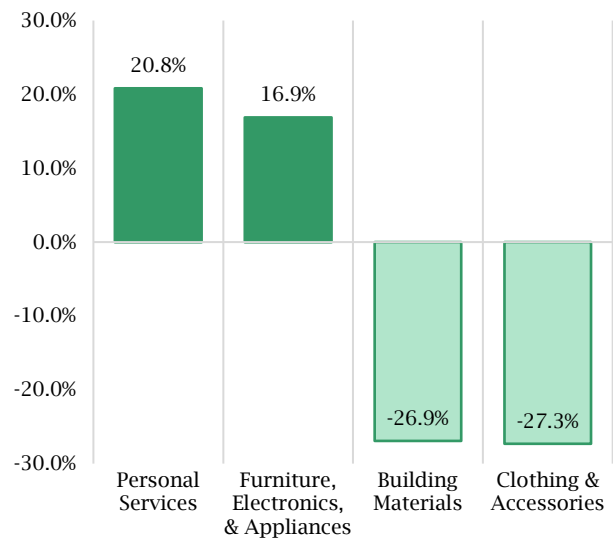


The largest dollar increase in taxable retail and service sales was in the merchandise category of Furniture, Electronics, & Appliances stores. These establishments brought in \$15.3 million in taxable sales in 2023, a \$2.2 million dollar increase, or 16.9% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$32.7 million in taxable sales in 2023, a -\$12.0 million dollar decrease, or -26.9% decrease, in sales from 2022 to 2023. Figure 2 illustrates these significant dollar changes in sales.

Figure 2 Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in North Branch



Figure 3: Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in North Branch



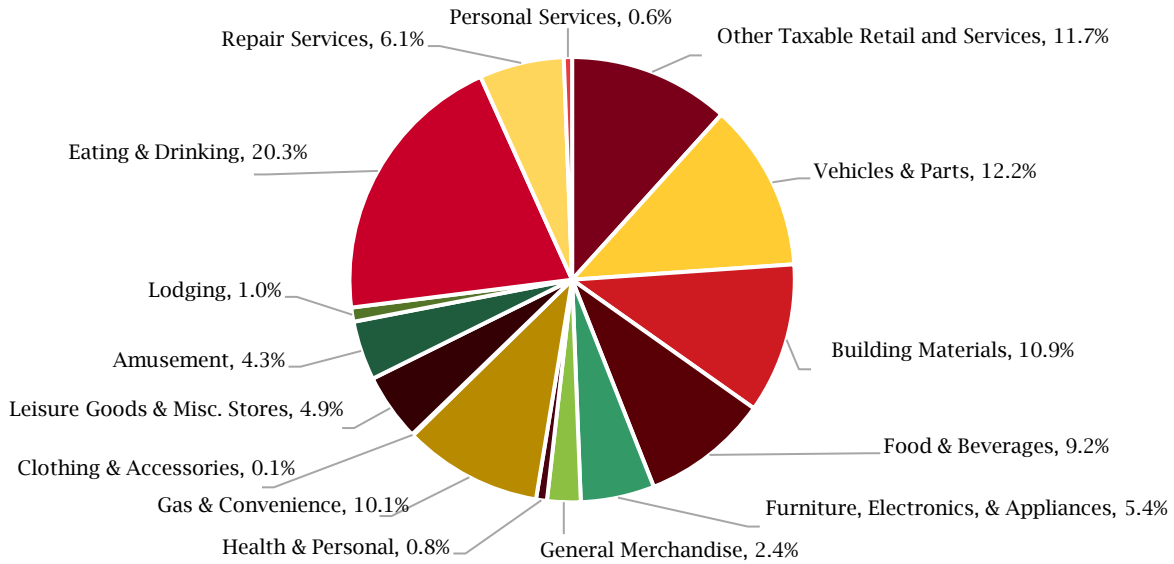
The largest percentage increase in taxable retail and service sales was in the merchandise category of Personal Services stores. These establishments brought in \$0.7 million in taxable sales in 2023, a 20.8% increase, or \$0.12 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Clothing & Accessories merchandise category. These establishments brought in \$0.06 million in taxable sales in 2023, a -\$0.02 million dollar decrease, or -27.3% decrease, in sales from 2022 to 2023. Figure 3 illustrates these significant percentage changes in sales.

Chisago County

The latest information indicates that taxable retail and service sales in Chisago County totaled \$356.4 million, reflecting a 0.7% increase from 2022's total sales of \$353.93 million.

The largest contributor of taxable sales in Chisago County's retail and service sector were Vehicles & Parts stores. These stores accounted for 12.2% of all taxable sales. The smallest contributor of taxable sales in Chisago County's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 4 displays the proportion of Chisago County's total retail and service sector sales generated by each merchandise category.

Figure 4: Portion of Retail/Service Sector Generated by Merchandise Category, Chisago County in 2023



The largest dollar increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$35.9 million in taxable sales in 2023, a \$4.7 million dollar increase, or 15.1% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$38.9 million in taxable sales in 2023, a -\$12.1 million dollar decrease, or -23.8% decrease, in sales from 2022 to 2023. Figure 5 illustrates these significant dollar changes in sales.

The largest percentage increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$35.9 million in taxable sales in 2023, a 15.1% increase, or \$4.72 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Building Materials merchandise category. These establishments brought in \$38.87 million in taxable sales in 2023, a -\$12.13 million dollar decrease, or -23.8% decrease, in sales from 2022 to 2023. Figure 6 illustrates these significant percentage changes in sales.

Figure 5: Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in Chisago County

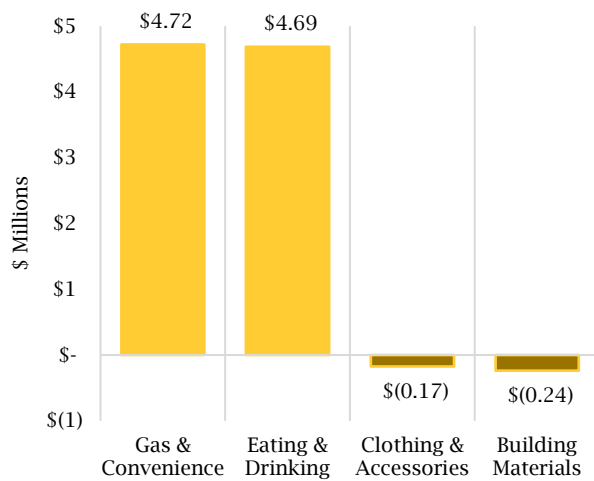
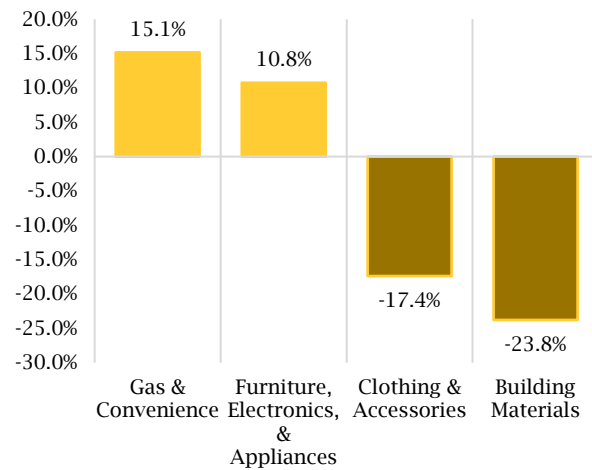


Figure 6: Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in Chisago County

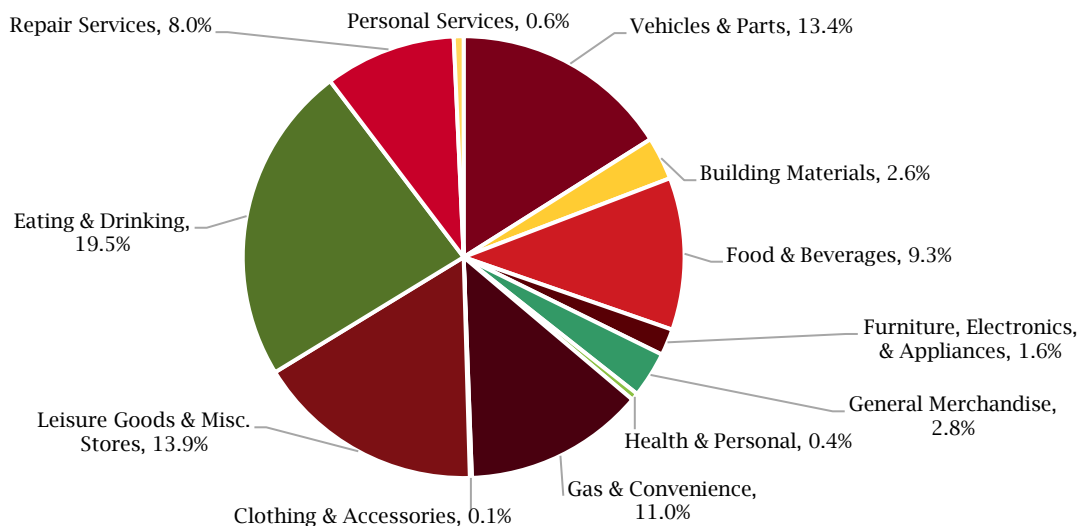


Chisago County Excluding North Branch

The latest information indicates that taxable retail and service sales in CCexNB totaled \$236.2 million, reflecting a 2.8% increase from 2022's total sales of \$229.84 million.

The largest contributor of taxable sales in CCexNB's retail and service sector were Vehicles & Parts stores. These stores accounted for 13.4% of all taxable sales. The smallest contributor of taxable sales in CCexNB's retail and service sector were Clothing & Accessories stores, accounting for 0.1% of all taxable sales. Figure 7 displays the proportion of CCexNB's total retail and service sector sales generated by each merchandise category.

Figure 7: Portion of Retail/Service Sector Generated by Merchandise Category, CCexNB in 2023



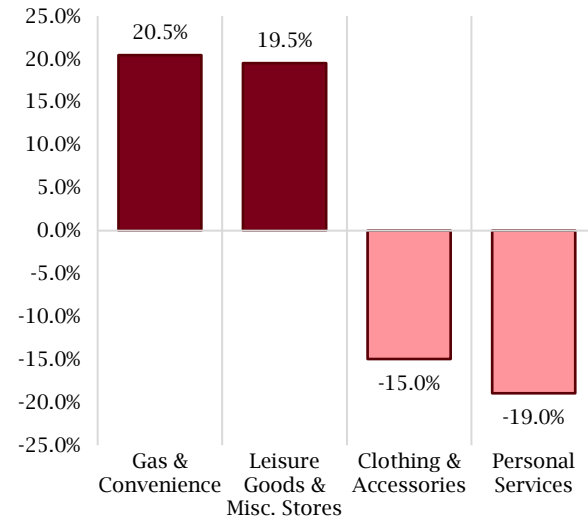
The largest dollar increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$26.1 million in taxable sales in 2023, a \$4.4 million dollar increase, or 20.5% increase, in sales from 2022 to 2023. The largest dollar decline in taxable retail and service sales was in Vehicles & Parts merchandise category. These establishments brought in \$31.6 million in taxable sales in 2023, a -\$4.0 million dollar decrease, or -11.3% decrease, in sales from 2022 to 2023. Figure 8 illustrates these significant dollar changes in sales.

The largest percentage increase in taxable retail and service sales was in the merchandise category of Gas & Convenience stores. These establishments brought in \$26.1 million in taxable sales in 2023, a 20.5% increase, or \$4.43 million dollar increase, in sales from 2022 to 2023. The largest percentage decline in taxable retail and service sales was in Personal Services merchandise category. These establishments brought in \$1.42 million in taxable sales in 2023, a -\$0.33 million dollar decrease, or -19% decrease, in sales from 2022 to 2023. Figure 9 illustrates these significant percentage changes in sales.

Figure 8: Merchandise Categories with the Most Significant Changes in Dollar Sales from 2022 to 2023 in CCexNB



Figure 9: Merchandise Categories with the Most Significant Changes in Percentage Sales from 2022 to 2023 in CCexNB



Comparisons with Nearby Areas

There are several ways to measure performance other than dollars of sales, including comparing with nearby regions. Economists expect communities with larger populations to have more sales since their potential customer base is larger. One way to accommodate for those population differences is to compare per capita spending, or the average spending per person. It is calculated by dividing total spending at retail and service establishments by the area's total population. Another way to compensate for the difference in population in a retail trade analysis is to measure the pull factor, which measures local sales activity by comparing the region's per capita spending to the state per capita spending, effectively calculating the ability of each market to retain its residents' spending and attract customers from outside its borders.

Overall Retail and Service Sector Per Capita Spending

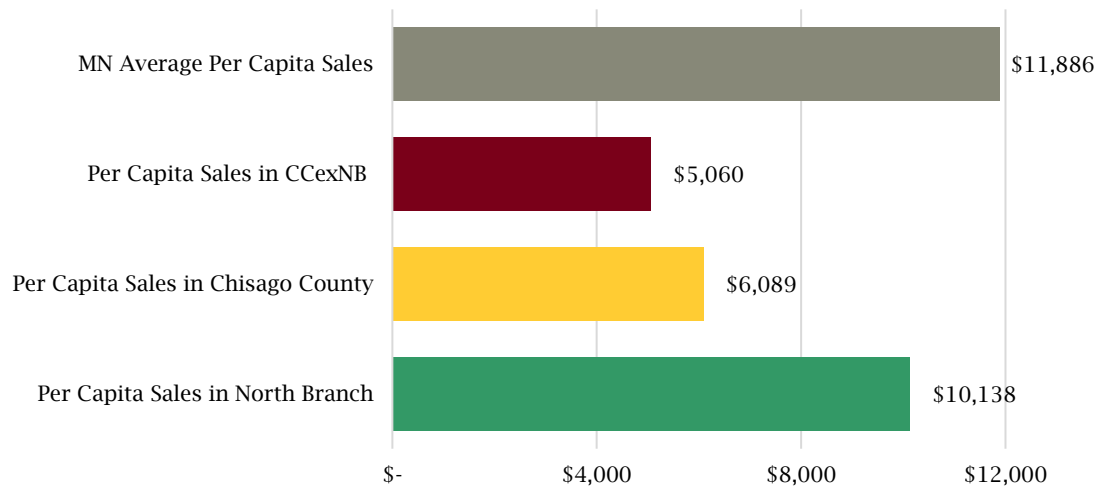
North Branch's per capita taxable sales in 2023 were estimated to be \$10,600.

When compared to the surrounding areas, the city's per capita spending was about \$4,600 higher than Chisago County's per capita taxable sales and about -\$900 lower than the state average of \$11,500. Excluding North Branch's retail and service sales from the county total, the city's per capita spending was about \$5,100 higher than the per capita spending in the remainder of the county.

Chisago County's per capita taxable sales in 2023 were estimated to be \$10,600. When compared to the state, the county's per capita spending about -\$5,500 lower than Minnesota's per capita sales.

Excluding North Branch's retail and service sales from the county total, the county's per capita taxable sales dropped by an estimated \$1,000 to \$5,060. Figure 10 compares per capita spending in all four regions in 2023.

Figure 10: Estimated Retail and Service Sector Per Capita Spending in 2023 by region

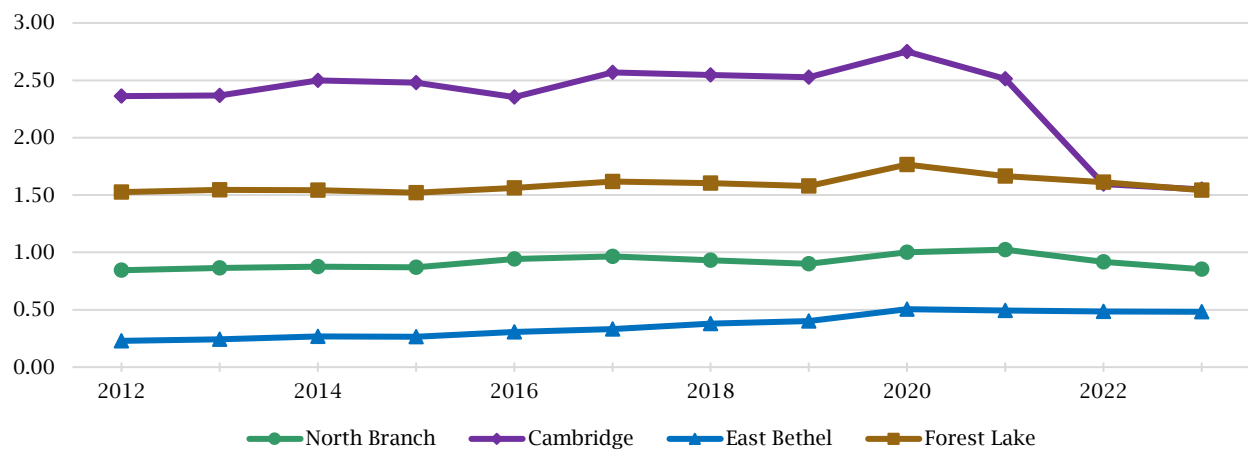


Overall Retail and Service Sector Pull Factors

North Branch

North Branch's pull factor was 0.85 in 2023. This is down from 2022 when the pull factor was 0.92. Compared to the three identified nearby cities (Cambridge, East Bethel, and Forest Lake), North Branch has the 3rd highest pull factor in 2023. Figure 11 shows the pull factor of North Branch compared to the pull factor of these three nearby cities over time.

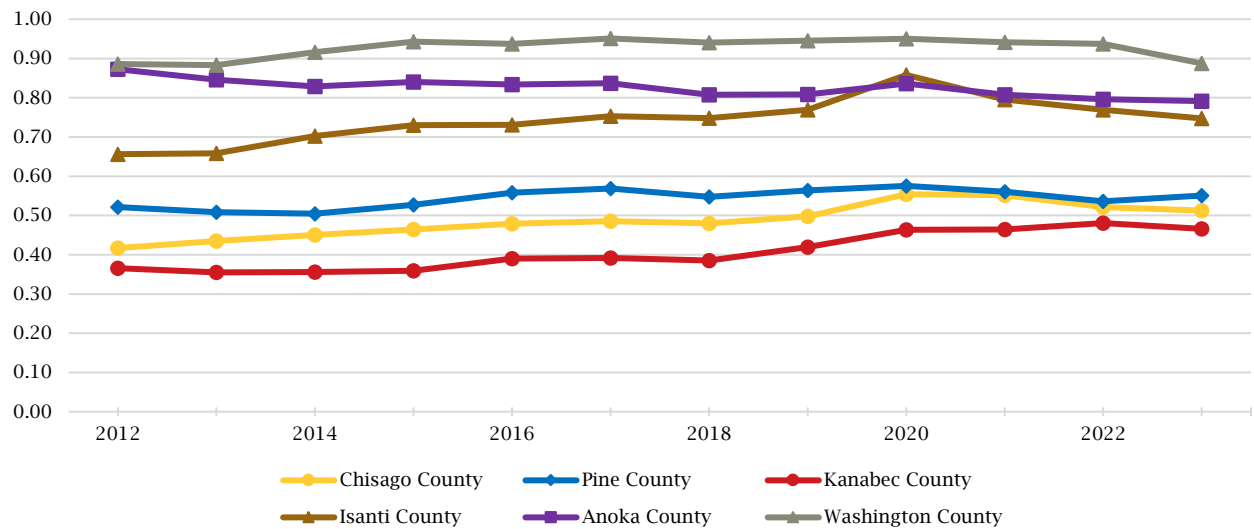
Figure 11: Overall Pull Factors for Nearby Cities Over Time



Chisago County

Chisago County's pull factor was 0.51 in 2023. This is down from 2022 when the pull factor was 0.52. Compared to the five identified nearby counties of Pine County, Kanabec County, Isanti County, Anoka County, and Washington County, Chisago County has the second lowest pull factor. Figure 12 shows the pull factor of Chisago County compared to the pull factor of the five identified nearby counties over time.

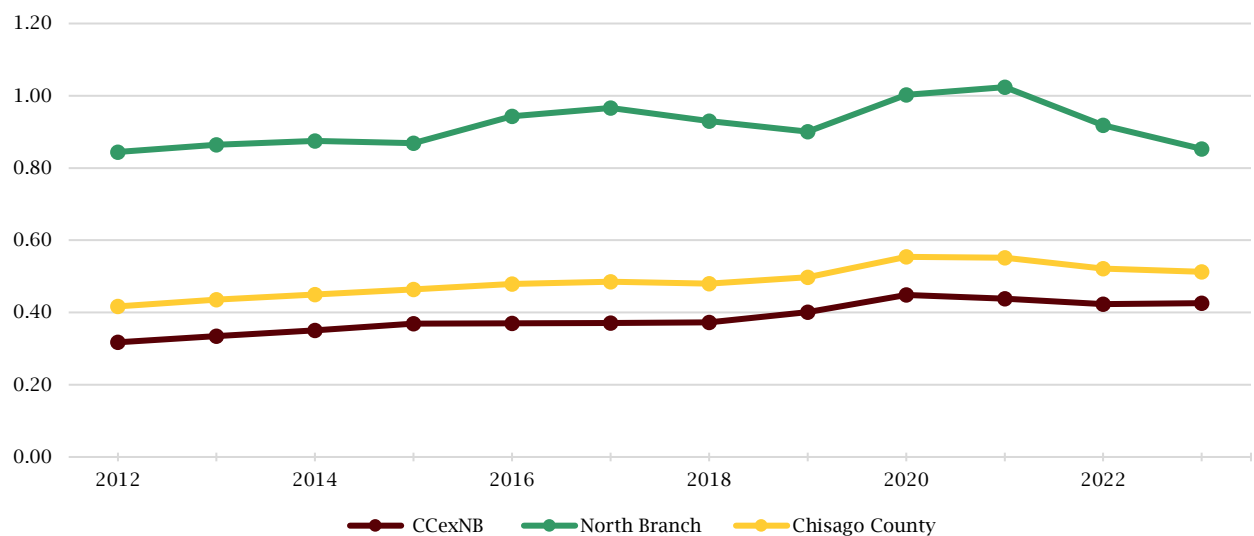
Figure 12: Overall Pull Factors for Nearby Counties Over Time



Chisago County Excluding North Branch

CCexNB's pull factor was 0.43 in 2023. This is up from 2022 when the pull factor was 0.42. Compared to North Branch and Chisago County, CCexNB has the 3rd highest pull factor. Figure 13 shows the pull factor of CCexNB compared to the pull factor of the city and the county as a whole.

Figure 13: Overall Pull Factors for North Branch, Chisago County, and CCexNB Over Time



Comparing Actual to Expected or Potential Sales

In addition to looking at overall trends and regional comparisons, this Retail Trade Analysis also compares actual retail and service sales to expected or potential sales. Expected and potential sales are standards to which actual performance is compared, serving as a guideline or "par value" when analyzing retail strength. This performance metric allows for greater insight into potential retail and service sector surplus and leakage, and can allow for some insight into the potential spending behavior of local consumers.

Expected Sales is a standard to which actual performance is compared, serving as a guideline or "par value" when analyzing retail strength in a small region, like a city or neighborhood. When calculating this benchmark, key factors include local population and income, along with the typical pulling power (or retail

strength) of similar rural communities. This approach is used at the city level to accurately measure local sales leakage against nearby competitors.

Potential Sales is the standard to which actual performance is compared when analyzing retail strength across the wider county or region. In calculating this benchmark, only population and income are taken into account, providing a simplified estimate of the area's total consumer spending capacity. This broader metric is used for county analysis to determine the maximum capacity for retail development across the entire region.

North Branch

Overall, actual retail and service sales in North Branch were -\$34.38 million dollars lower, or -22.2% lower, than expected sales in 2023. This resulted in an estimated -2,637 customer loss in North Branch's trade area.

Of the 12 unsuppressed merchandise categories, 3 had sales higher than expected. These were Furniture, Electronics, & Appliances and Gas & Convenience and Personal Services. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 19,051 customers.

The merchandise category of Furniture, Electronics, & Appliances experienced the largest sales surplus in 2023. Actual sales were \$7.76 million higher than expected sales, 103.4% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$1.24 million lower than expected sales, -95.3% below expected.

Figure 14 summarizes the merchandise categories that experienced the most significant surpluses and leakages in North Branch's retail and service sector in 2023.

Figure 14: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in North Branch in 2023

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
Furniture, Electronics, & Appliances	\$7.51	\$15.26	103.4%	12,259
Gas & Convenience	\$6.43	\$9.84	53.0%	6,280
General Merchandise	\$41.91	\$2.07	-95.1%	-11,272
Clothing & Accessories	\$1.30	\$0.06	-95.3%	-11,300

Chisago County

Overall, actual retail and service sales in Chisago County were -\$240.86 million dollars lower, or -40.3% lower, than potential in 2023. This resulted in an estimated -4,782 customer loss in Chisago County's trade area.

Of the 14 unsuppressed merchandise categories, 3 had sales higher than expected. These were Gas & Convenience and Vehicles & Parts and Repair Services. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 32,951 customers.

The merchandise category of Gas & Convenience experienced the largest sales surplus in 2023. Actual sales were \$18.98 million higher than expected sales, 112.1% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$8.02 million lower than expected sales, -95.8% below expected.

Figure 15 summarizes the merchandise categories that experienced the most significant surpluses and leakages in Chisago County's retail and service sector in 2023.

Figure 15: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in Chisago County in 2023

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
Gas & Convenience	\$16.92	\$35.90	112.1%	13,299
Vehicles & Parts	\$33.28	\$43.47	30.6%	17,919
General Merchandise	\$68.38	\$8.67	-87.3%	-10,354
Clothing & Accessories	\$8.37	\$0.35	-95.8%	-11,356

Chisago County excluding North Branch

Overall, actual retail and service sales in CCexNB were -\$240.08 million dollars lower, or -50.4% lower, than potential in 2023. This resulted in an estimated -5,977 customer loss in CCexNB's trade area.

Of the 10 unsuppressed merchandise categories, 3 had sales higher than expected. These were Gas & Convenience and Repair Services and Vehicles & Parts. These 3 merchandise categories increased the number of customers in North Branch's trade area by an estimated 16,131 customers.

The merchandise category of Gas & Convenience experienced the largest sales surplus in 2023. Actual sales were \$12.56 million higher than expected sales, 93.1% above expected. The merchandise category of Clothing & Accessories experienced the largest sales leakage in 2023. Actual sales were -\$6.38 million lower than expected sales, -95.6% below expected.

Figure 16 summarizes the merchandise categories that experienced the most significant surpluses and leakages in CCexNB's retail and service sector in 2023.

Figure 16: Most Significant Retail and Service Sector Surpluses and Leakages by Merchandise Categories in CCexNB in 2023

Merchandise Category	Expected Sales (millions)	Actual Sales (millions)	Variance As % of Expected	Trade Area's Estimated Customer Gain (or Loss)
Gas & Convenience	\$16.92	\$35.90	112.1%	13,299
Vehicles & Parts	\$33.28	\$43.47	30.6%	17,919
General Merchandise	\$68.38	\$8.67	-87.3%	-10,354
Clothing & Accessories	\$8.37	\$0.35	-95.8%	-11,356

Retail Trade Overview

Total Taxable and Gross Retail Sales

The tables below show the current dollar gross and taxable retail and services sales for North Branch, Chisago County, and CCexNB from 2012 to 2023. The per capita sales and pull factor data in this table are based on taxable sales, the more verified sales measure. The tables also show sales data in constant 2023 dollars, meaning these figures have been adjusted for inflation to reflect their value in 2023.

As a general reference point, over the past decade, without inflation adjustments, taxable sales statewide increased 48.5 percent from 2013 to 2023, while the number of firms fell 2.2 percent. This data, since 2012, can be seen in greater detail in Figure 17.

Figure 17: Taxable Sales and Number of Firms in Minnesota, 2012 to 2023

Year	Taxable Sales (\$millions)	Number of Firms
2012	\$44,306.21	137,406
2013	\$46,413.65	140,722
2014	\$47,608.03	141,739
2015	\$49,314.36	142,019
2016	\$50,252.18	144,238
2017	\$51,667.69	144,203
2018	\$53,678.83	146,202
2019	\$54,644.86	144,384
2020	\$53,170.35	137,508
2021	\$62,239.74	138,715
2022	\$66,658.77	138,923
2023	\$68,945.45	137,696
10 yr Change '13 to '23	48.5%	-2.2%
3 yr Change '20 to '23	29.7%	0.1%

Overview of Retail/Services Sales Over Time

North Branch

Without inflation adjustments, taxable sales in North Branch increased 59.4 percent from 2013 to 2023, while the number of firms fell 8.9 percent.

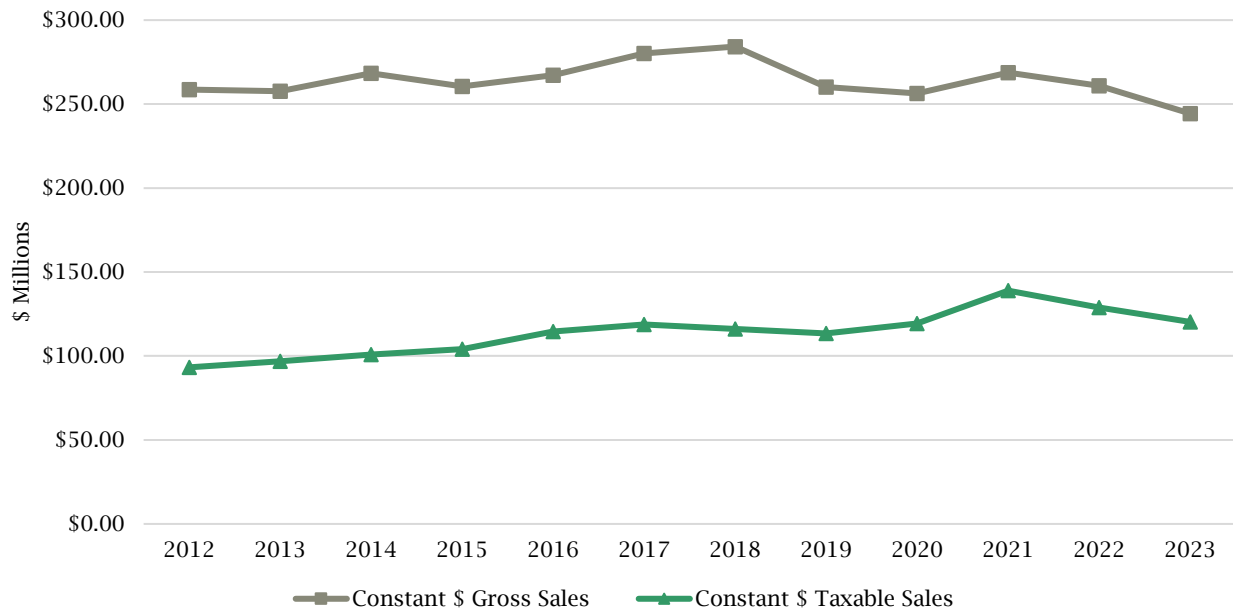
In constant dollars, gross sales fell -5.1 percent between 2013 and 2023. Constant dollar taxable sales increased 24.0 percent over the same time period.

Figure 18 shows how North Branch retail and service industry has changed since 2012 both in current and in constant dollars. Figure 19 presents a visualization of both constant dollar gross and taxable sales for North Branch over the same period.

Figure 18: Summary of Changes in Taxable Sales by Merchandise Category in North Branch, 2012 to 2023

Year	Estimated Population	Current Dollars Gross Sales* (\$millions)	Current Dollar Taxable Sales (\$millions)	Constant Dollar Gross Sales* (\$millions)	Constant Dollar Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	10,104	\$195.27	\$70.41	\$258.58	\$93.23	200	\$6,968	0.84
2013	10,184	\$200.49	\$75.44	\$257.63	\$96.94	202	\$7,408	0.86
2014	10,286	\$208.96	\$78.59	\$268.41	\$100.94	190	\$7,640	0.88
2015	10,330	\$201.95	\$80.70	\$260.47	\$104.08	183	\$7,812	0.87
2016	10,469	\$209.24	\$89.72	\$267.26	\$114.60	185	\$8,570	0.94
2017	10,608	\$223.94	\$94.93	\$280.09	\$118.73	192	\$8,949	0.97
2018	10,726	\$233.05	\$95.12	\$284.24	\$116.02	188	\$8,868	0.93
2019	10,918	\$216.80	\$94.62	\$260.09	\$113.52	180	\$8,667	0.90
2020	10,787	\$216.25	\$100.72	\$256.32	\$119.39	173	\$9,337	1.00
2021	11,115	\$238.63	\$123.35	\$268.72	\$138.91	170	\$11,098	1.02
2022	11,756	\$251.29	\$124.09	\$260.90	\$128.83	174	\$10,555	0.92
2023	11,858	\$244.40	\$120.22	\$244.40	\$120.22	184	\$10,138	0.85
10 yr Change '13 to '23	16.4%	21.9%	59.4%	-5.1%	24.0%	-8.9%	36.9%	-1.4%
3 yr Change '20 to '23	6.7%	2.4%	-2.5%	-9.0%	-13.5%	8.2%	-8.6%	-16.7%

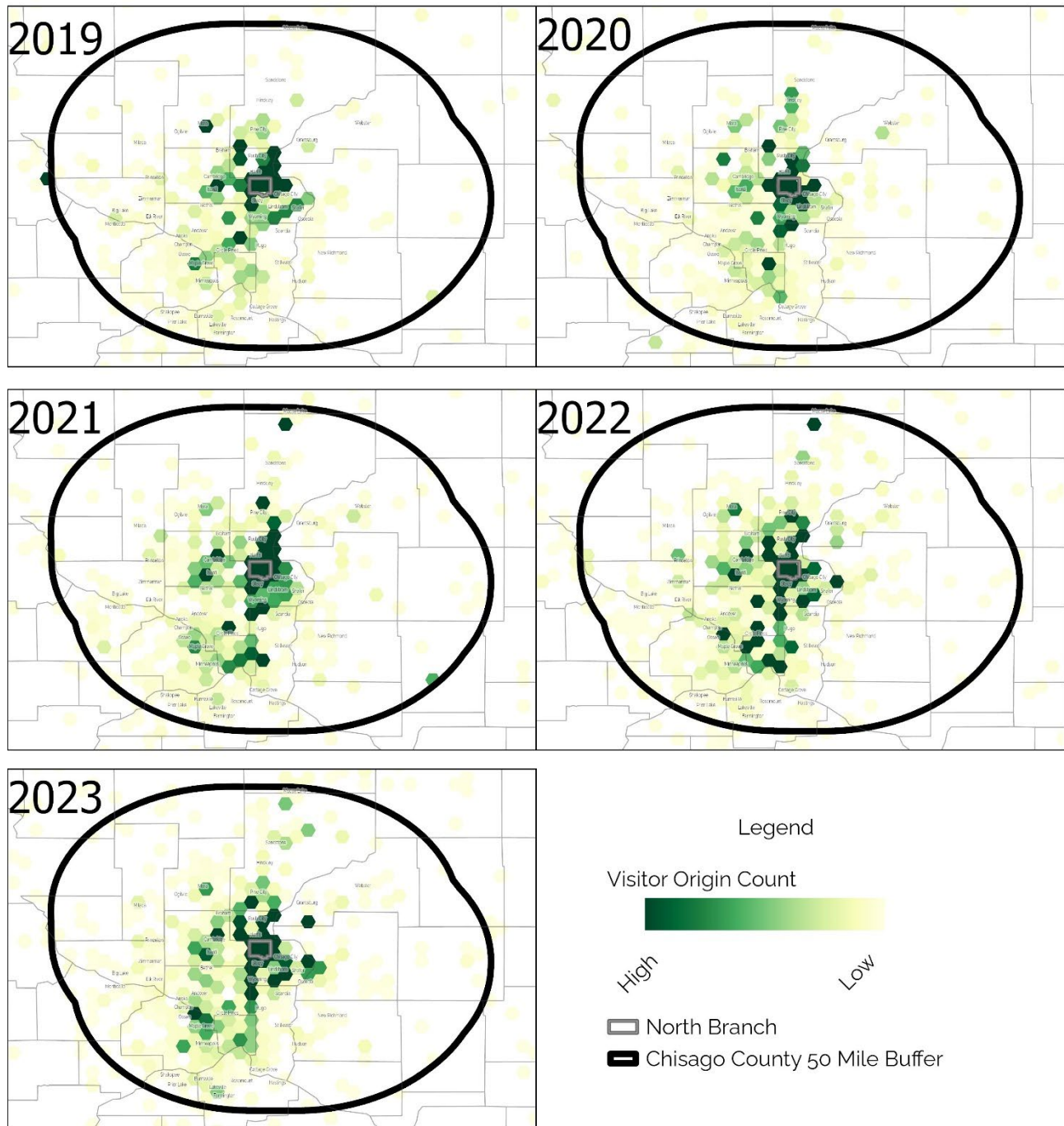
Figure 19: Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in North Branch, 2012 to 2023



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region's retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in North Branch in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community's retail sector.

Using mobile data, Figure 20 depicts North Branch's estimated origins for all residents, employees, or non-resident who visited the city at least once each year from 2019 to 2023, illustrating how the city's customer base has geographically evolved over the past five years. On the map, the darker green areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is standard distance used to distinguish between a non-resident who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 20: Change in the Geographic Origin of North Branch Non-Resident, Resident, and Employees, 2019-2023



While Figure 20, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting North Branch looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55056, which includes the city of North Branch, produced the highest volume of trips to North Branch, generating 48.1% of all visits. The zip code 55032, which includes Harris, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 15% from 2022 to 2023.

Figure 21 below explores the top 10 zip codes that produce the most visits to North Branch, providing a deeper examination of who is driving the highest volume of trips.

Figure 21: Top 10 Zip Codes by Number of Visits, North Branch, 2023

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55056	North Branch	MN	48.1%	4,060,863	66,553	1.7%
55079	Stacy	MN	4.1%	342,458	-8,416	-2.4%
55032	Harris	MN	3.9%	333,458	43,001	14.8%
55069	Rush City	MN	3.1%	260,001	-17,257	-6.2%
55008	Cambridge	MN	2.7%	229,166	9,795	4.5%

Chisago County

Without inflation adjustments, taxable sales in Chisago County increased 77.9 percent from 2013 to 2023, while the number of firms fell 2.4 percent.

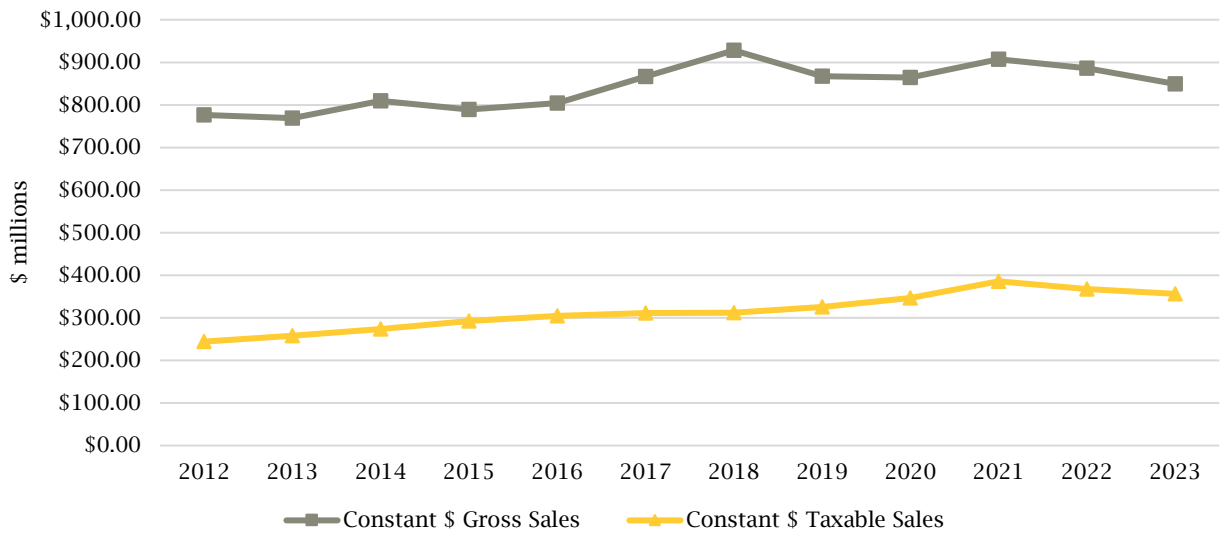
In constant dollars, gross sales grew 10.5 percent between 2013 and 2023. Constant dollar taxable sales increased 38.4 percent over the same time period.

Figure 22 shows how Chisago County's retail and service industry has changed since 2012 both in current and in constant dollars. Figure 23 presents a visualization of both constant dollar gross and taxable sales for North Branch over the same period.

Figure 22: Summary of Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023

Year	Estimated Population	Current Dollars Gross Sales* (\$millions)	Taxable Sales (\$millions)	Gross Sales* (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	53,576	\$586.04	\$184.31	\$776.04	\$244.07	1008	\$3,440	0.42
2013	53,743	\$598.38	\$200.41	\$768.90	\$257.52	1037	\$3,729	0.44
2014	54,134	\$629.96	\$212.76	\$809.17	\$273.29	1027	\$3,930	0.45
2015	54,332	\$611.77	\$226.82	\$789.07	\$292.56	1019	\$4,175	0.46
2016	54,766	\$629.39	\$238.57	\$803.94	\$304.73	1035	\$4,356	0.48
2017	55,321	\$692.65	\$248.67	\$866.32	\$311.02	1055	\$4,495	0.49
2018	55,955	\$760.94	\$256.01	\$928.07	\$312.24	1054	\$4,575	0.48
2019	56,613	\$723.25	\$271.00	\$867.69	\$325.12	1025	\$4,787	0.50
2020	56,621	\$729.30	\$292.28	\$864.44	\$346.44	932	\$5,162	0.55
2021	57,291	\$805.73	\$342.50	\$907.33	\$385.69	993	\$5,978	0.55
2022	59,055	\$853.73	\$353.93	\$886.36	\$367.45	998	\$5,993	0.52
2023	58,536	\$849.63	\$356.43	\$849.63	\$356.43	1012	\$6,089	0.51
10 yr Change '13 to '23	8.9%	42.0%	77.9%	10.5%	38.4%	-2.4%	63.3%	17.7%
3 yr Change '20 to '23	2.2%	5.4%	4.1%	-6.4%	-7.6%	1.9%	1.9%	-7.1%

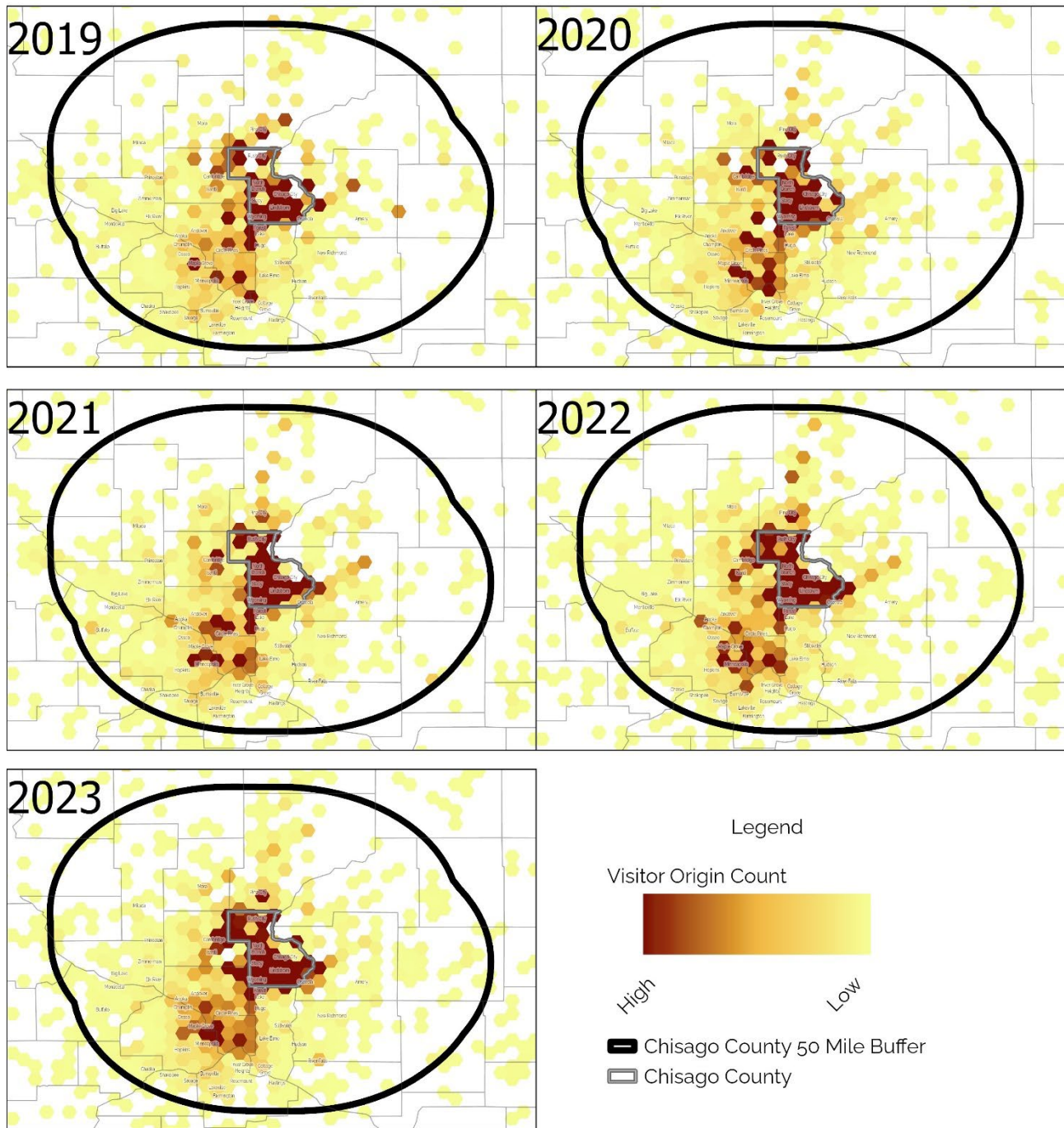
Figure 23: Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in Chisago County, 2012 to 2023



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region's retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in Chisago County in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community's retail sector.

Using mobile data, Figure 24 depicts Chisago County's estimated origins for all residents, employees, or non-residents who visited the county at least once each year from 2019 to 2023, illustrating how the county's customer base has geographically changed over the past five years. On the map, the darker red areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is a standard distance used to distinguish between a non-residents who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 24: Change in the Geographic Origin of Chisago County Non-Resident, Resident, and Employees, 2019-2023



While Figure 24, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting Chisago County looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55056, which includes the city of North Branch, produced the highest volume of trips to North Branch, generating 14.3% of all visits. The zip code 55074, which includes Shafer, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 6% from 2022 to 2023.

Figure 25 below explores the top 10 zip codes that produce the most visits to Chisago County, providing a deeper look into who is driving the highest volume of trips.

Figure 25: Top 10 Zip Codes by Number of Visits, Chisago County, 2023

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55056	North Branch	MN	14.3%	5,107,764	-29,171	-0.6%
55092	Wyoming	MN	8.2%	2,939,759	56,883	2.0%
55045	Lindstrom	MN	8.2%	2,924,430	-327,882	-10.1%
55013	Chisago City	MN	7.8%	2,805,276	44,300	1.6%
55069	Rush City	MN	6.1%	2,196,223	-15,149	-0.7%
55079	Stacy	MN	6.1%	2,189,899	-165,515	-7.0%
55025	Forest Lake	MN	4.0%	1,414,764	-54,924	-3.7%
55032	Harris	MN	3.0%	1,066,854	25,999	2.5%
55074	Shafer	MN	2.5%	884,466	51,121	6.1%
55012	Center City	MN	1.8%	635,084	34,384	5.7%

Chisago County Excluding North Branch

Without inflation adjustments, taxable sales in CCexNB increased 89. percent from 2013 to 2023, while the number of firms fell .8 percent.

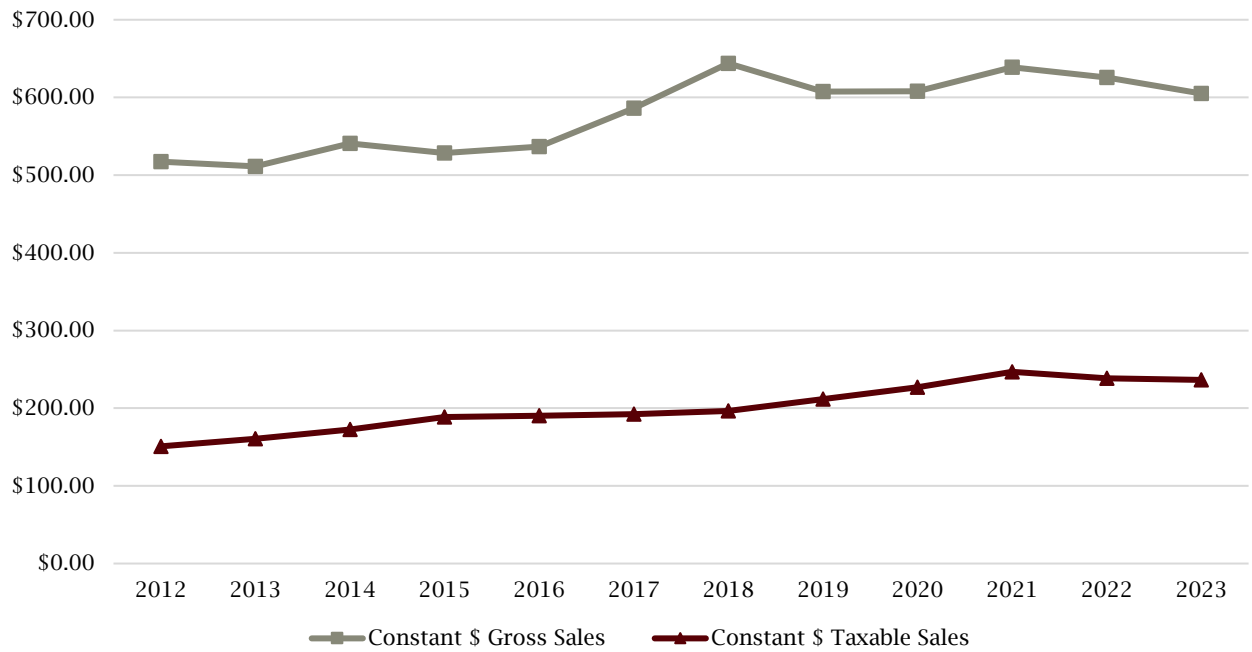
In constant dollars, gross sales grew 18.4 percent between 2013 and 2023. Constant dollar taxable sales increased 47.1 percent over the same time period.

Figure 26 presents a visualization of both constant dollar gross and taxable sales for CCexNB over the entire period since 2012.

Figure 26: Summary of Changes in Taxable Sales by Merchandise Category in CCexNB, 2012 to 2023

Year	Estimated Population	Current Dollar Gross Sales* (\$millions)	Current Dollar Taxable Sales (\$millions)	Constant 2023 Dollar Gross Sales* (\$millions)	Constant 2023 Dollar Taxable Sales (\$millions)	Number of Firms	Per Capita Sales	Pull Factor
2012	43,472	\$390.77	\$113.91	\$517.45	\$150.84	808	\$2,620.23	0.32
2013	43,559	\$397.88	\$124.97	\$511.27	\$160.58	835	\$2,868.90	0.33
2014	43,848	\$421.00	\$134.17	\$540.77	\$172.34	837	\$3,059.97	0.35
2015	44,002	\$409.83	\$146.13	\$528.60	\$188.48	836	\$3,320.95	0.37
2016	44,297	\$420.16	\$148.85	\$536.68	\$190.13	850	\$3,360.27	0.37
2017	44,713	\$468.71	\$153.74	\$586.23	\$192.29	863	\$3,438.35	0.37
2018	45,229	\$527.89	\$160.89	\$643.83	\$196.23	866	\$3,557.22	0.37
2019	45,695	\$506.46	\$176.38	\$607.60	\$211.60	845	\$3,859.90	0.40
2020	45,834	\$513.05	\$191.55	\$608.12	\$227.05	759	\$4,179.29	0.45
2021	46,176	\$567.10	\$219.15	\$638.61	\$246.78	823	\$4,745.95	0.44
2022	47,299	\$602.44	\$229.84	\$625.46	\$238.62	824	\$4,859.24	0.42
2023	46,678	\$605.22	\$236.21	\$605.22	\$236.21	828	\$5,060.48	0.43
10 yr Change '13 to '23	7.2%	52.1%	89.0%	18.4%	47.1%	-0.8%	76.4%	27.1%
3 yr Change '20 to '23	1.1%	6.7%	7.8%	-5.2%	-4.3%	0.6%	6.6%	-2.8%

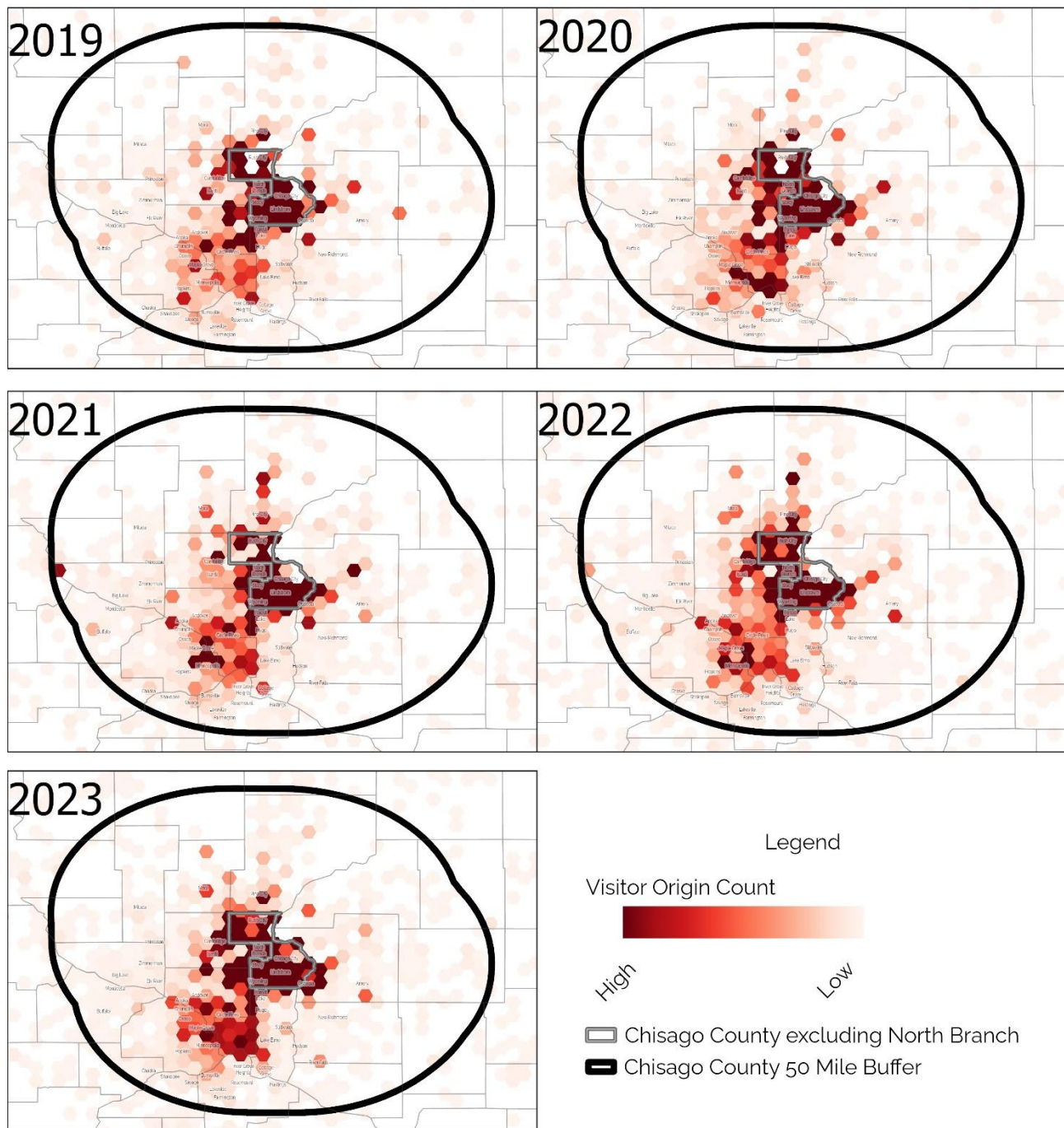
Figure 27: Taxable and Gross Retail and Services Sales in 2023 Constant Dollars in Chisago County, 2012 to 2023



Beyond analyzing sales data, understanding where shoppers originate is essential to effectively understand the region’s retail and service sector. To determine the home locations of every person (resident, employee, or non-resident) who shopped in CCexNB in 2023, mobile data was utilized to add a spatial dimension to evaluating the health of the community’s retail sector.

Using mobile data, Figure 28 depicts CCexNB’s estimated origins for all residents, employees, or non-residents who visited the city at least once each year from 2019 to 2023, illustrating how the county’s customer base has geographically changed over the past five years. On the map, the darker red areas indicate a higher volume of shopper trips originating from that specific location. The maps also focus on customers who live within a 50-mile radius of the county, as this is a standard distance used to distinguish between a non-residents who visits a community for essential or routine purposes and a tourist whose trip is generally for recreation or leisure purposes.

Figure 28: Change in the Geographic Origin of CCexNB Non-Residents, Resident, and Employees, 2019-2023



While Figure 28, above, provides a visualization of the geographic concentration of visitors, defined as unique individuals whose home location is identified in the trade area, another way to understand who is visiting CCexNB looks at where the highest concentration of visits originate from. Visits represent every recorded trip to the community, meaning one visitor can generate multiple visits.

The analysis of total visits in 2023 reveals that the zip code 55045, which includes the city of Lindstrom, produced the highest volume of trips to CCexNB, generating 11% of all visits. The zip code 55084, which includes Taylors Falls, MN, experienced the largest year over year (YoY) percentage growth in visits to North Branch, increasing in the number of visits by about 17% from 2022 to 2023.

Figure 29 below explores the top 10 zip codes that produce the most visits to CCexNB, providing a deeper look into who is driving the highest volume of trips.

Figure 29: Top 10 Zip Codes by Number of Visits, CCexNB, 2023

Zip Code	City	State	% of Visits	Visits	YoY Change in Visits	% YoY Change in Visits
55045	Lindstrom	MN	11.0%	2,984,496	-58,193	-1.9%
55013	Chisago City	MN	9.5%	2,580,809	55,824	2.2%
55092	Wyoming	MN	9.4%	2,560,549	132,387	5.5%
55069	Rush City	MN	7.5%	2,047,034	16,902	0.8%
55079	Stacy	MN	7.0%	1,888,892	-139,100	-6.9%

Retail and Service Sector Performance by Merchandise Category

Taxable Sales Changes by Merchandise Category

North Branch

Of the 12 non-suppressed merchandise categories, North Branch experienced growth in 9 categories, or 75.0%, including Vehicles & Parts, Food & Beverages, Furniture, Electronics, & Appliances, Health & Personal, Gas & Convenience, Leisure Goods & Misc. Stores, Eating & Drinking, Repair Services and Personal Services.

From 2022 to 2023 North Branch experienced growth in 9 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

Local retail and service performance diverged from state year-over-year trends in several merchandise categories: Clothing & Accessories establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in North Branch, while Furniture, Electronics, & Appliances, Leisure Goods & Misc. Stores and Personal Services stores recorded a year-over-year increase in sales in North Branch despite experiencing stagnant or declining sales across Minnesota as a whole.

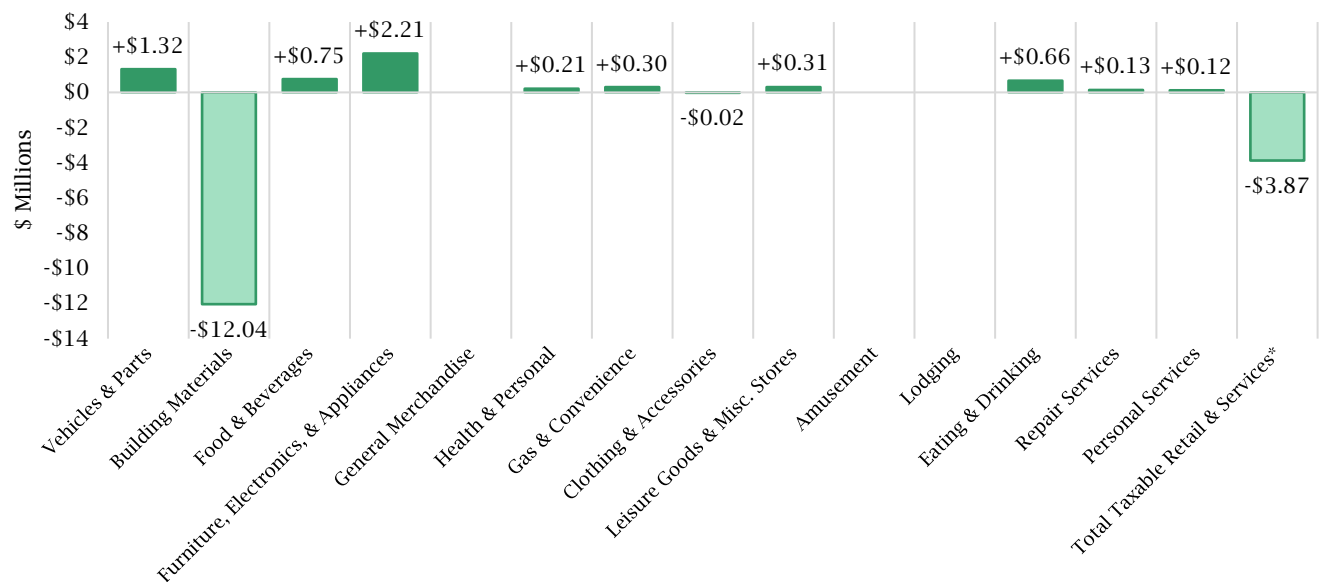
Figures 30 and 31 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

Figure 30: Table of Changes in Taxable Sales by Merchandise Category in North Branch, 2022 and 2023

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change
Vehicles & Parts	\$10,602,366	\$11,919,014	+\$1,316,648	+12.42%
Building Materials	\$44,713,897	\$32,673,599	-\$12,040,298	-26.93%
Food & Beverages	\$10,194,285	\$10,941,928	+\$747,643	+7.33%
Furniture, Electronics, & Appliances	\$13,057,527	\$15,263,916	+\$2,206,389	+16.90%
General Merchandise	#N/A	\$2,071,706	#N/A	#N/A
Health & Personal	\$1,544,319	\$1,754,487	+\$210,168	+13.61%
Gas & Convenience	\$9,544,765	\$9,842,050	+\$297,285	+3.11%
Clothing & Accessories	\$84,350	\$61,310	-\$23,040	-27.31%
Leisure Goods & Misc. Stores	\$3,247,753	\$3,554,053	+\$306,300	+9.43%
Amusement	\$373,912	#N/A	#N/A	#N/A
Lodging	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$25,502,361	\$26,158,216	+\$655,855	+2.57%
Repair Services	\$2,865,684	\$3,000,378	+\$134,694	+4.70%
Personal Services	\$599,038	\$723,816	+\$124,778	+20.83%
Total Taxable Retail & Services*	\$124,089,944	\$120,215,993	-\$3,873,951	-3.12%

* Gross sales figures are self-reported by firms and not audited by the Dept. of Revenue for accuracy.

Figure 31: Chart of Dollar Changes in Taxable Sales by Merchandise Category in North Branch, 2012 to 2023



Chisago County

Of the 14 non-suppressed merchandise categories, Chisago County experienced growth in 7 categories, or 50.0%, including Food & Beverages and Furniture, Electronics, & Appliances and Health & Personal and Gas & Convenience and Amusement and Eating & Drinking and Repair Services.

From 2022 to 2023 Chisago County experienced growth in 7 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

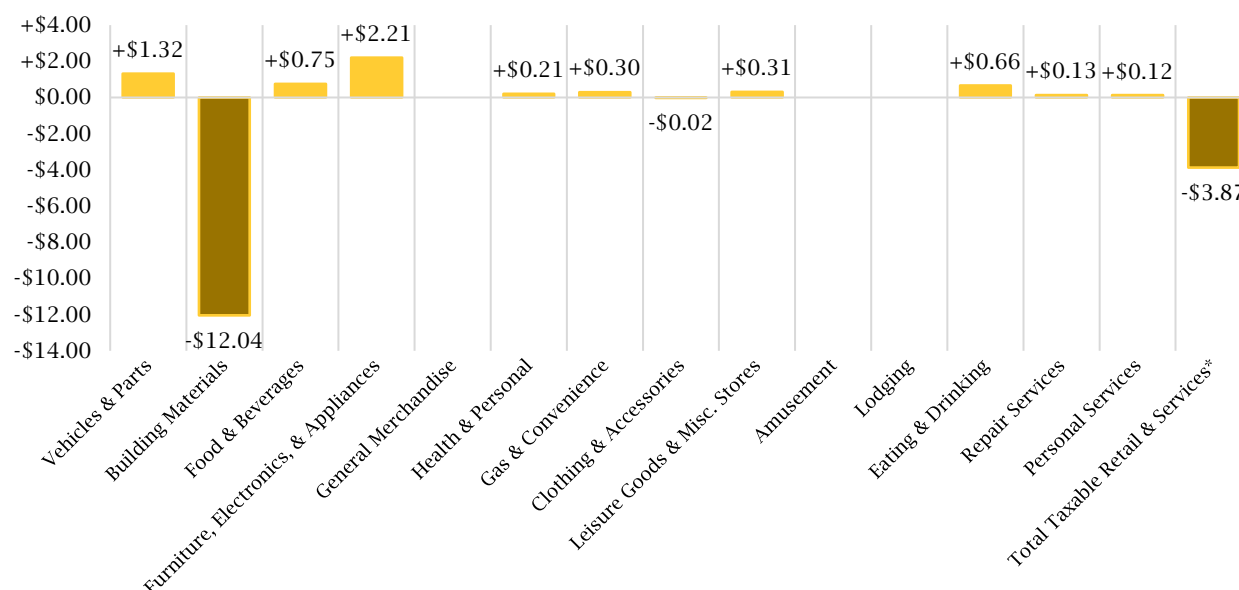
County retail and service performance diverged from state year-over-year trends in several merchandise categories: Vehicles & Parts, General Merchandise, Clothing & Accessories, Amusement and Lodging establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in Chisago County, while Furniture, Electronics and & Appliances stores recorded a year-over-year increase in sales in Chisago County despite experiencing stagnant or declining sales across Minnesota as a whole.

Figures 32 and 33 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

Figure 32: Summary of Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change	Dollar Change (millions)
Vehicles & Parts	\$46,192,573	\$43,474,051	-\$2,718,522	-5.89%	-\$2.72
Building Materials	\$50,994,371	\$38,867,638	-\$12,126,733	-23.78%	-\$12.13
Food & Beverages	\$32,153,812	\$32,868,339	+\$714,527	+2.22%	+\$0.71
Furniture, Electronics, & Appliances	\$17,238,552	\$19,091,699	+\$1,853,147	+10.75%	+\$1.85
General Merchandise	\$8,680,135	\$8,672,440	-\$7,695	-0.09%	-\$0.01
Health & Personal	\$2,580,972	\$2,808,638	+\$227,666	+8.82%	+\$0.23
Gas & Convenience	\$31,173,383	\$35,896,144	+\$4,722,761	+15.15%	+\$4.72
Clothing & Accessories	\$428,922	\$354,334	-\$74,588	-17.39%	-\$0.07
Leisure Goods & Misc. Stores	\$18,299,557	\$17,452,401	-\$847,156	-4.63%	-\$0.85
Amusement	\$15,236,865	\$15,351,507	+\$114,642	+0.75%	+\$0.11
Lodging	\$3,800,114	\$3,655,435	-\$144,679	-3.81%	-\$0.14
Eating & Drinking	\$67,502,562	\$72,188,779	+\$4,686,217	+6.94%	+\$4.69
Repair Services	\$20,120,484	\$21,907,040	+\$1,786,556	+8.88%	+\$1.79
Personal Services	\$2,348,874	\$2,142,057	-\$206,817	-8.80%	-\$0.21
Total Taxable Retail & Services	\$353,927,122	\$356,428,988	+\$2,501,866	+0.71%	+\$2.50

Figure 33: Chart of Dollar Changes in Taxable Sales by Merchandise Category in Chisago County, 2012 to 2023



Chisago County Excluding North Branch

Of the 12 non-suppressed merchandise categories, CCexNB excluding North Branch experienced growth in 5 categories, or 45.5%, including Health & Personal and Gas & Convenience and Leisure Goods & Misc. Stores and Eating & Drinking and Repair Services

From 2022 to 2023 CCexNB experienced growth in 5 merchandise categories. During that same period the State of Minnesota saw growth in 11 merchandise categories.

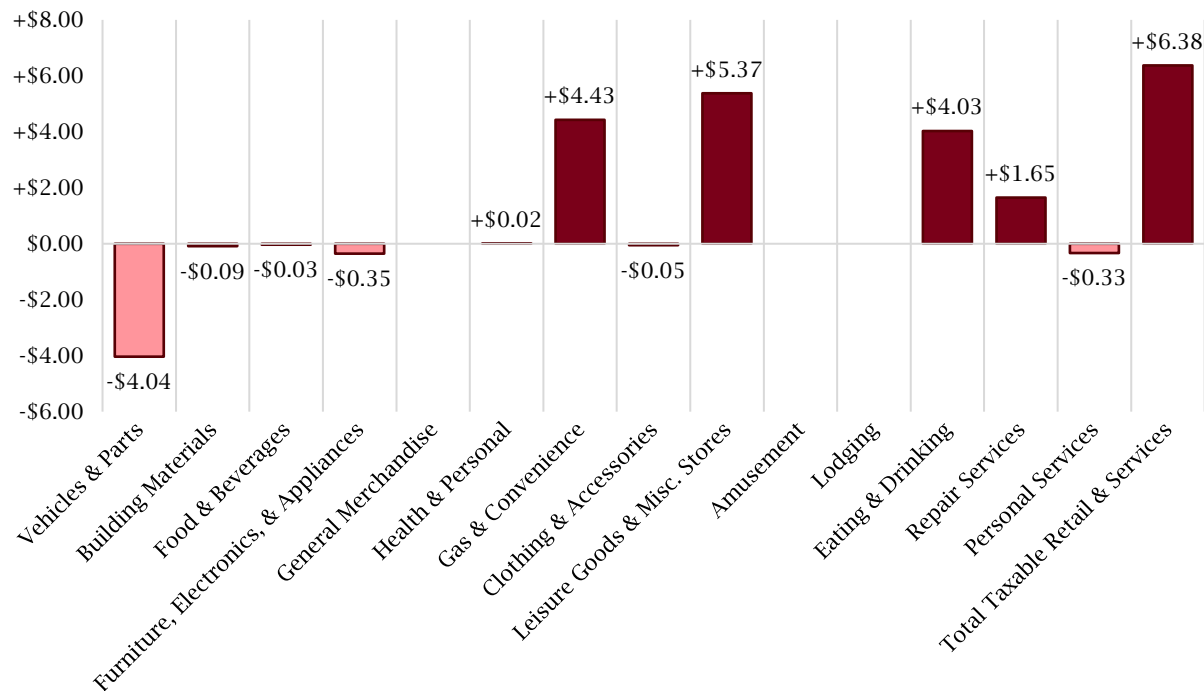
Local retail and service performance diverged from state year-over-year trends in several merchandise categories: Vehicles & Parts, Food & Beverages and Clothing & Accessories establishments saw growth statewide between 2022 and 2023 despite remaining constant or declining in CCexNB, while Leisure Goods & Misc. Stores recorded a year-over-year increase in sales in CCexNB despite experiencing stagnant or declining sales across Minnesota as a whole.

Figures 34 and 35 provide a detailed tabular and graphical breakdown of all these changes by merchandise category from 2022 and 2023.

Figure 34: Summary of Changes in Taxable Sales by Merchandise Category in CCexNB, 2012 to 2023

Merchandise Category	Taxable Sales 2022	Taxable Sales 2023	Dollar Change	Percent Change
Vehicles & Parts	\$35,590,207	\$31,555,037	-\$4,035,170	-11.34%
Building Materials	\$6,280,474	\$6,194,039	-\$86,435	-1.38%
Food & Beverages	\$21,959,527	\$21,926,411	-\$33,116	-0.15%
Furniture, Electronics, & Appliances	\$4,181,025	\$3,827,783	-\$353,242	-8.45%
General Merchandise	#N/A	\$6,600,734	#N/A	#N/A
Health & Personal	\$1,036,653	\$1,054,151	+\$17,498	+1.69%
Gas & Convenience	\$21,628,618	\$26,054,094	+\$4,425,476	+20.46%
Clothing & Accessories	\$344,572	\$293,024	-\$51,548	-14.96%
Leisure Goods & Misc. Stores	\$27,532,053	\$32,905,290	+\$5,373,237	+19.52%
Amusement	\$14,862,953	#N/A	#N/A	#N/A
Lodging	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$42,000,201	\$46,030,563	+\$4,030,362	+9.60%
Repair Services	\$17,254,800	\$18,906,662	+\$1,651,862	+9.57%
Personal Services	\$1,749,836	\$1,418,241	-\$331,595	-18.95%
Total Taxable Retail & Services	\$229,837,178	\$236,212,995	+\$6,375,817	+2.77%

Figure 35: Chart of Dollar Changes in Taxable Sales by Merchandise Category in Chisago County excluding North Branch, 2012 to 2023



Recent Trends By Merchandise Category

The following section provides a deeper look into each of the fourteen merchandise categories, charting multi-year trends in both taxable sales and the pull factors for North Branch, Chisago County, and CCexNB.

Sales are measured on the left axis and shown using the bars. Pull factors are measured on the right axis and represented by the line. When comparing data across regions or merchandise categories, it is important to note the scale, as it may be unique for each chart.

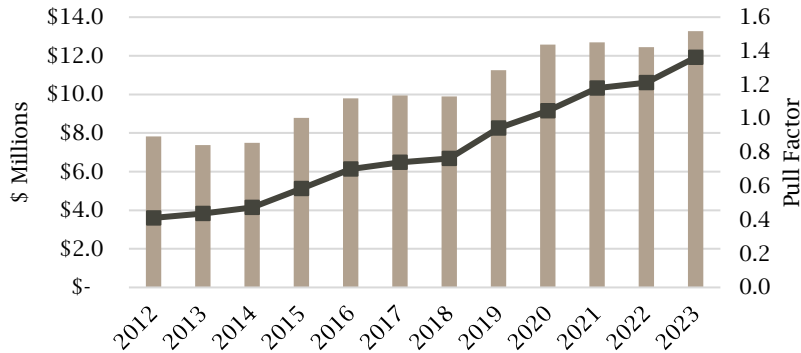
Some merchandise categories may be missing data for certain years. This indicates that the data for that merchandise category was suppressed by the Department of Revenue for that year, most commonly due to having fewer than four firms located in the community. Any suppressed categories will be included in the Leisure Goods and Miscellaneous Sales category.

Vehicles & Parts

Stores in the Motor Vehicle and Parts Dealers subsector retail motor vehicles and parts from fixed point-of-sale locations. This can include automobiles, campers, RV's, boats, out-board motors, sailboats, snowmobiles, motorcycles, and all-terrain vehicles. On-road vehicle sellers do not collect sales tax but rather Motor Vehicle Tax. Sales tax is collected on boats, snowmobiles, dirt bikes, ATVs, and parts.

Pull Factor \$ Millions

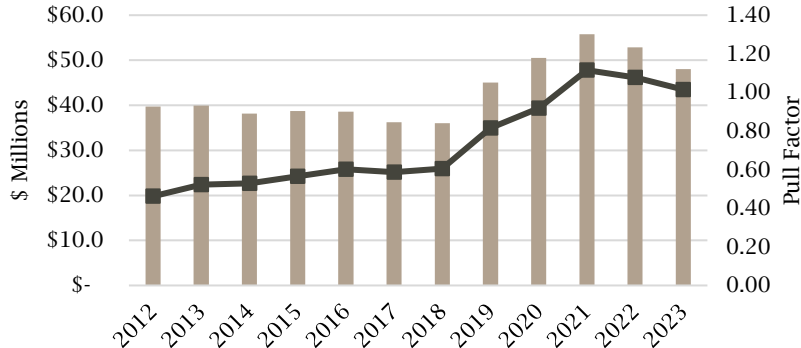
Figure 36: Vehicles & Parts Pull Factor and Taxable Sales Over Time, North Branch



9.9% of North Branch's taxable sales in 2023

Sales per capita are \$1,005

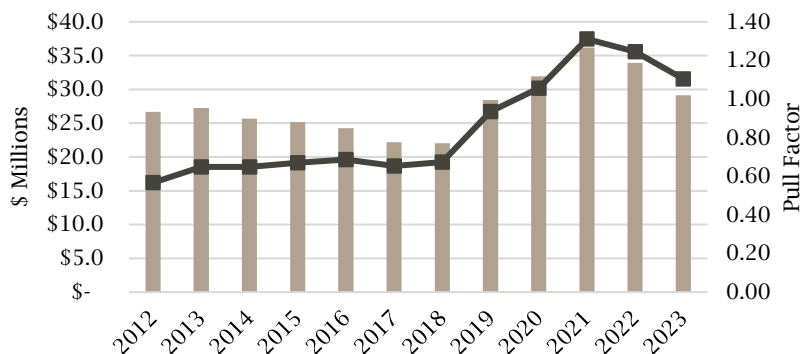
Figure 37: Vehicles & Parts Pull Factor and Taxable Sales Over Time, Chisago County



12.2% of Chisago County's taxable sales in 2023

Sales per capita are \$743

Figure 38: Vehicles & Parts Pull Factor and Taxable Sales Over Time, CCexNB



13.4% of CCexNB's taxable sales in 2023

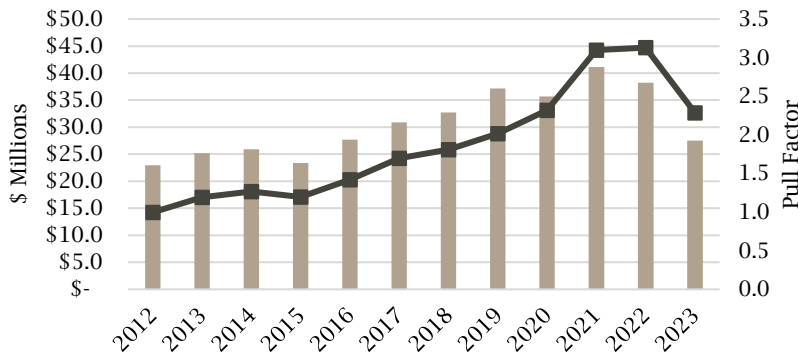
Sales per capita are \$676

Building Materials

Stores in the Building Material and Garden Equipment and Supplies Dealers subsector retail new building material and garden equipment and supplies. This includes home improvement centers and stores that sell paint, wallpaper, ceramic tile, fencing, windows, roofing, siding, hardware, and plumbing.

Pull Factor \$ Millions

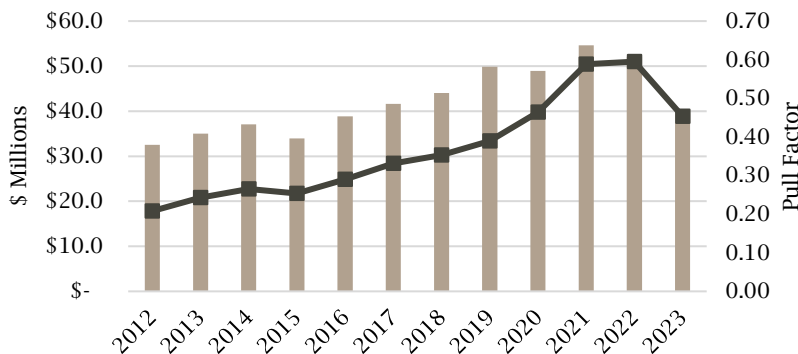
Figure 39: Building Materials Pull Factor and Taxable Sales Over Time, North Branch



27.2% of North Branch's taxable sales in 2023

Sales per capita are \$2,755

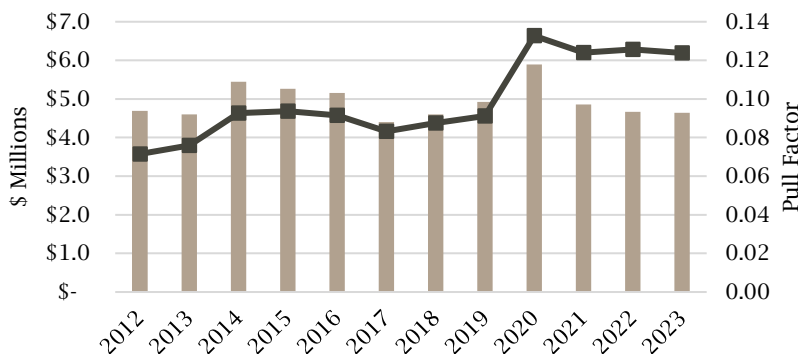
Figure 40: Building Materials Pull Factor and Taxable Sales Over Time, Chisago County



10.9% of Chisago County's taxable sales in 2023

Sales per capita are \$664

Figure 41: Building Materials Pull Factor and Taxable Sales Over Time, CCexNB



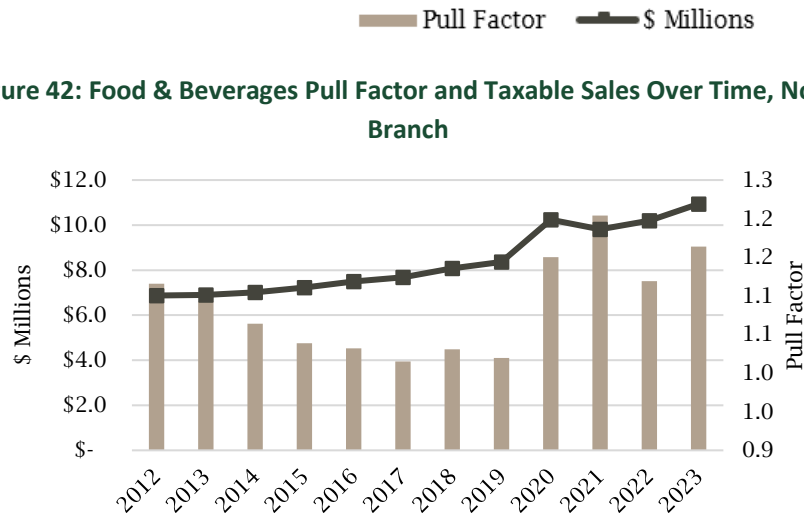
2.6% of CCexNB's taxable sales in 2023

Sales per capita are \$133

Food & Beverages

Stores in the Food and Beverage Stores subsector usually retail food and beverages merchandise from fixed point-of-sale locations. This can include grocery stores, liquor stores, bakeries, candy shops, butcher stores, meat markets, and produce markets.

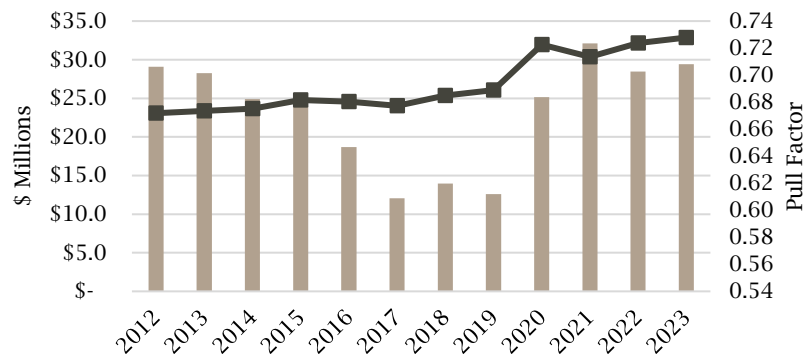
Figure 42: Food & Beverages Pull Factor and Taxable Sales Over Time, North Branch



9.1% of North Branch's taxable sales in 2023

Sales per capita are \$923

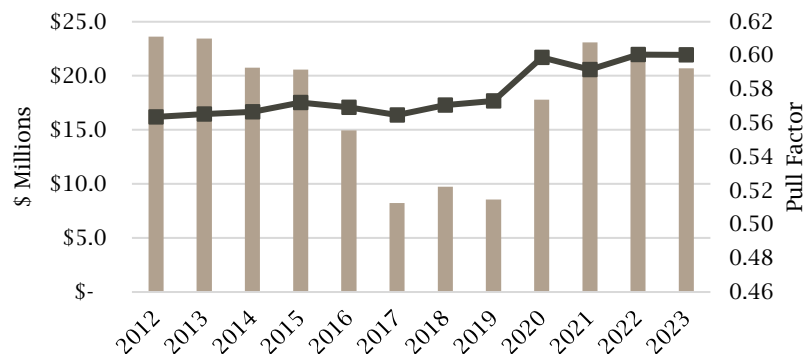
Figure 43: Food & Beverages Pull Factor and Taxable Sales Over Time, Chisago County



9.2% of Chisago County's taxable sales in 2023

Sales per capita are \$562

Figure 44: Food & Beverages Pull Factor and Taxable Sales Over Time, CCexNB



9.3% of CCexNB's taxable sales in 2023

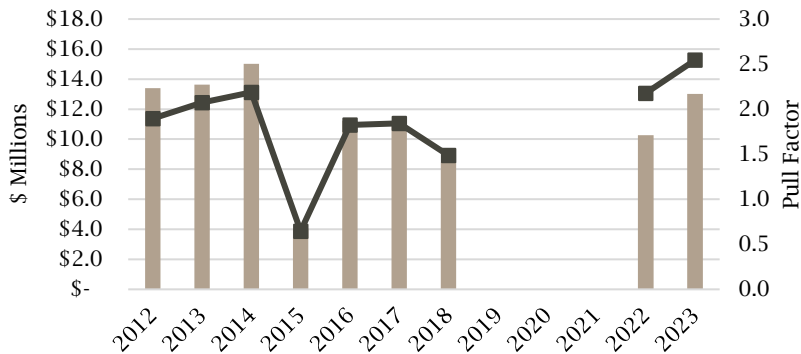
Sales per capita are \$470

Furniture, Electronics, & Appliances

Stores in the Furniture, Electronics, & Appliances subsector usually retail new furniture, home furnishings, household appliances, home audio and video equipment, audio and video recordings, cameras, computers and related goods.

Pull Factor \$ Millions

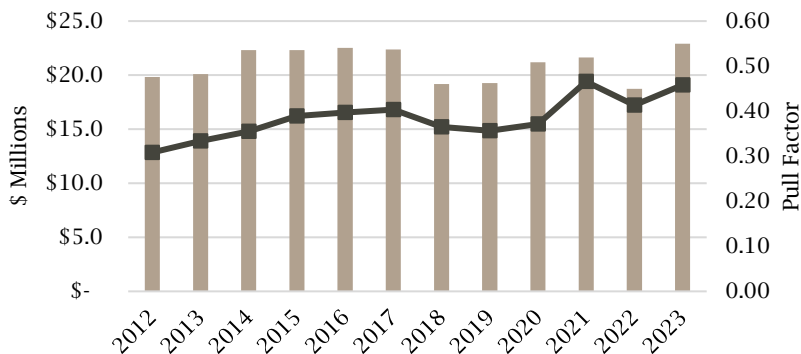
Figure 45: Furniture, Electronics, & Appliances Pull Factor and Taxable Sales Over Time, North Branch



12.7% of North Branch's taxable sales in 2023

Sales per capita are \$1,287

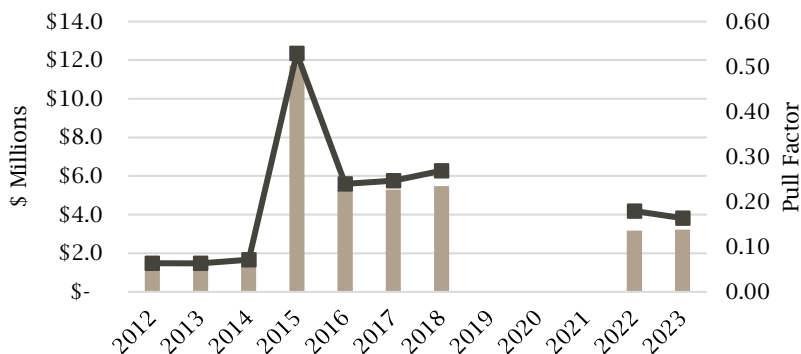
Figure 46: Furniture, Electronics, and Appliances Pull Factor and Taxable Sales Over Time, Chisago County



5.4% of Chisago County's taxable sales in 2023

Sales per capita are \$326

Figure 47: Furniture, Electronics, & Appliances Pull Factor and Taxable Sales Over Time, CCexNB



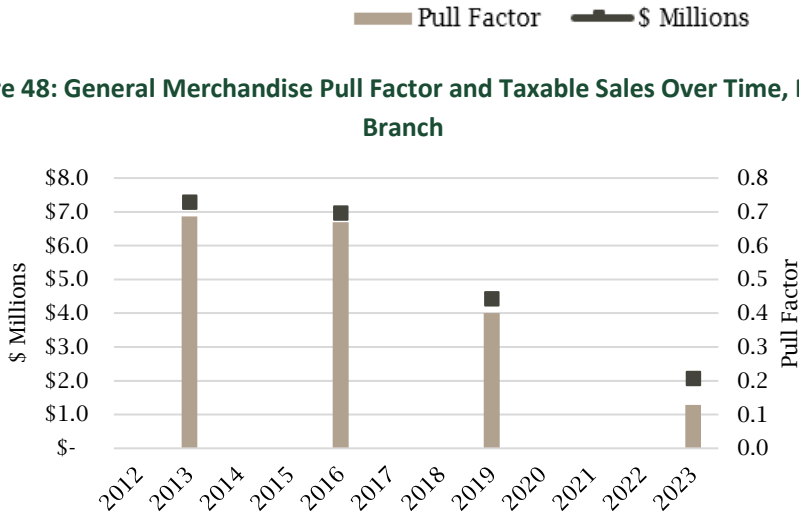
1.6% of CCexNB's taxable sales in 2023

Sales per capita are \$82

General Merchandise

Stores in the General Merchandise subsector retail new general merchandise and are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes department stores, superstores, dollar stores, and variety stores.

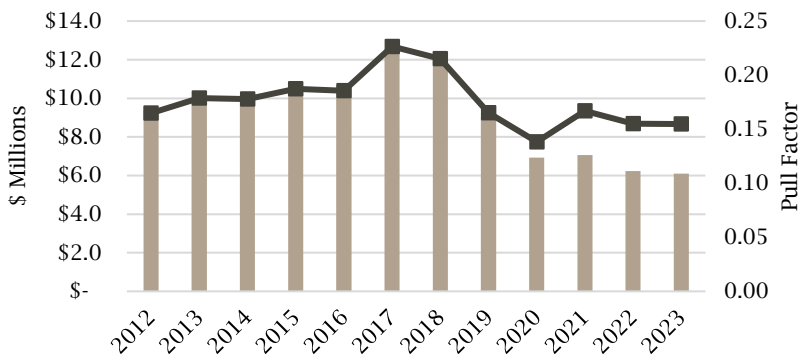
Figure 48: General Merchandise Pull Factor and Taxable Sales Over Time, North Branch



1.7% of North Branch's taxable sales in 2023

Sales per capita are \$175

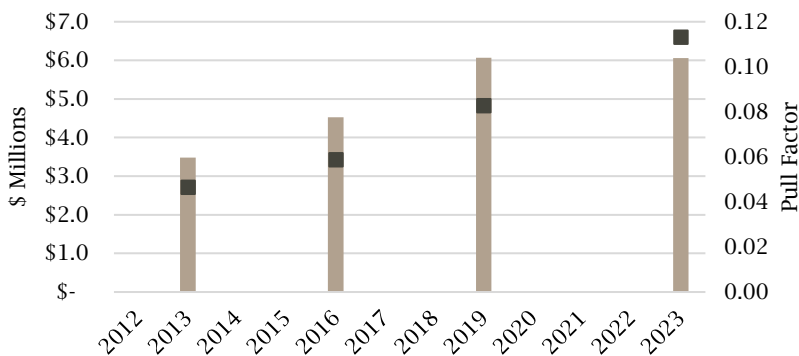
Figure 49: General Merchandise Pull Factor and Taxable Sales Over Time, Chisago County



2.4% of Chisago County's taxable sales in 2023

Sales per capita are \$148

Figure 50: General Merchandise Pull Factor and Taxable Sales Over Time, CCexNB



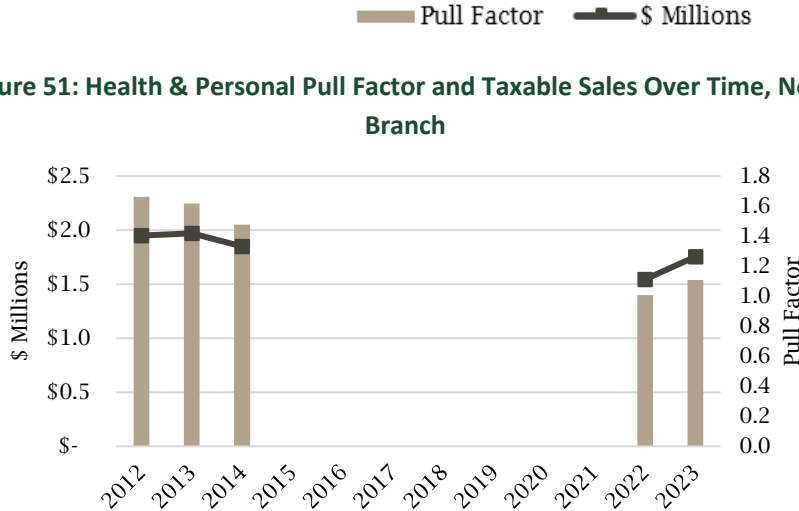
2.8% of CCexNB's taxable sales in 2023

Sales per capita are \$141

Health & Personal

Stores in the Health and Personal Care Stores subsector retail health and personal care merchandise from fixed point-of-sale locations. This includes drug stores, health supplement stores, hearing aid stores, optical goods stores, cosmetic stores, medical supply stores, etc.

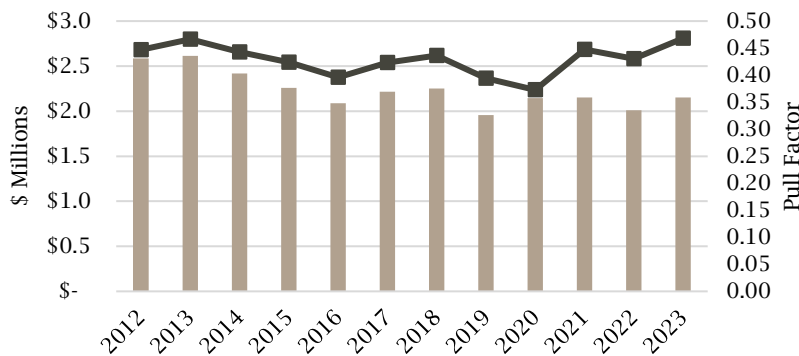
Figure 51: Health & Personal Pull Factor and Taxable Sales Over Time, North Branch



1.5% of North Branch's taxable sales in 2023

Sales per capita are \$148

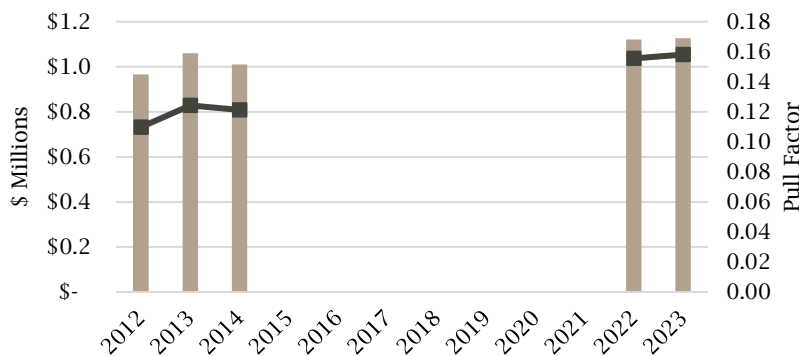
Figure 52: Health & Personal Pull Factor and Taxable Sales Over Time, Chisago County



0.8% of Chisago County's taxable sales in 2023

Sales per capita are \$48

Figure 53: Health & Personal Pull Factor and Taxable Sales Over Time, CCexNB



0.4% of CCexNB's taxable sales in 2023

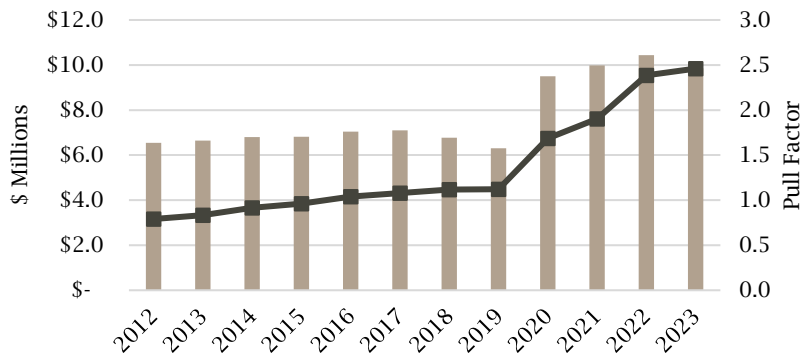
Sales per capita are \$23

Gas & Convenience

Stores in the Gasoline Stations subsector group establishments retailing automotive fuels (e.g., gasoline, diesel fuel, gasohol) and automotive oils and retailing these products in combination with convenience store items. This includes truck stops, C-stores, marine service stations, and ordinary gas stations that sell automotive supplies.

Pull Factor \$ Millions

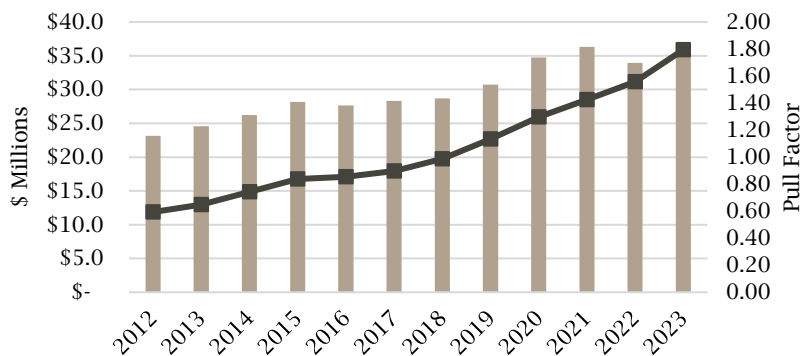
Figure 54: Gas & Convenience Pull Factor and Taxable Sales Over Time, North Branch



8.2% of North Branch's taxable sales in 2023

Sales per capita are \$830

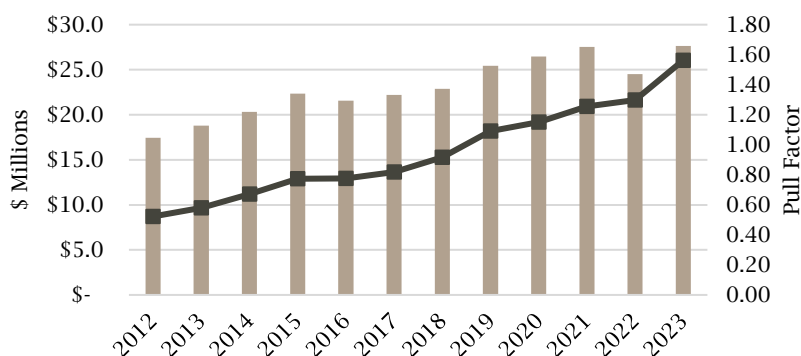
Figure 55: Gas & Convenience Pull Factor and Taxable Sales Over Time, Chisago County



10.1% of Chisago County's taxable sales in 2023

Sales per capita are \$613

Figure 56: Gas & Convenience Pull Factor and Taxable Sales Over Time, CCexNB



11.0% of CCexNB's taxable sales in 2023

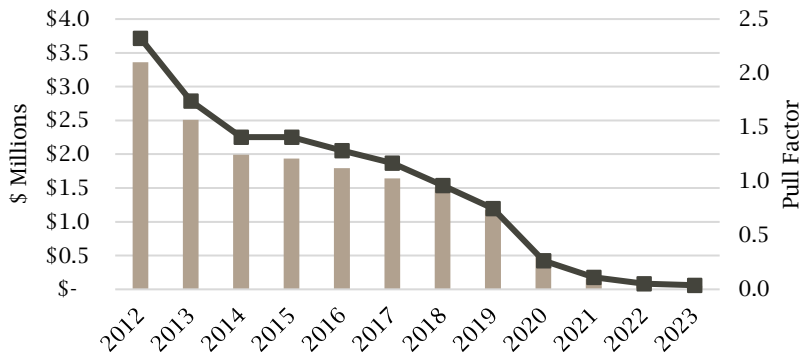
Sales per capita are \$558

Clothing & Accessories

Stores in the Clothing and Clothing Accessories Stores subsector retailing new clothing and clothing accessories. Besides clothing stores, it includes shops that sell jewelry, shoes, luggage, handbags, wigs, ties, bridal gowns, furs, uniforms, T-shirts, baby clothing, swimsuits, and lingerie.

Pull Factor \$ Millions

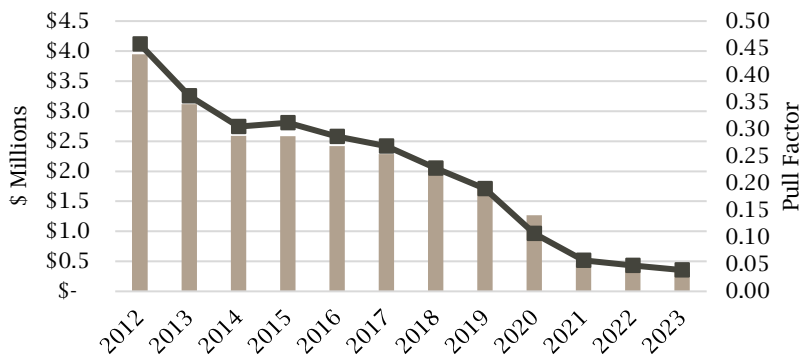
Figure 57: Clothing & Accessories Pull Factor and Taxable Sales Over Time, North Branch



0.1% of North Branch's taxable sales in 2023

Sales per capita are \$5

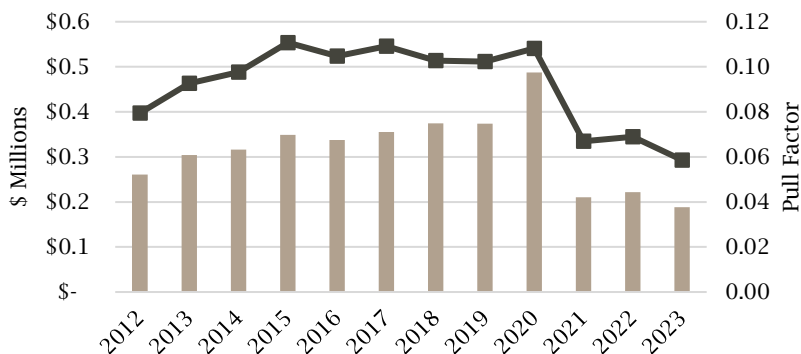
Figure 58: Clothing & Accessories Pull Factor and Taxable Sales Over Time, Chisago County



0.1% of Chisago County's taxable sales in 2023

Sales per capita are \$6

Figure 59: Clothing & Accessories Pull Factor and Taxable Sales Over Time, CCexNB



0.1% of CCexNB's taxable sales in 2023

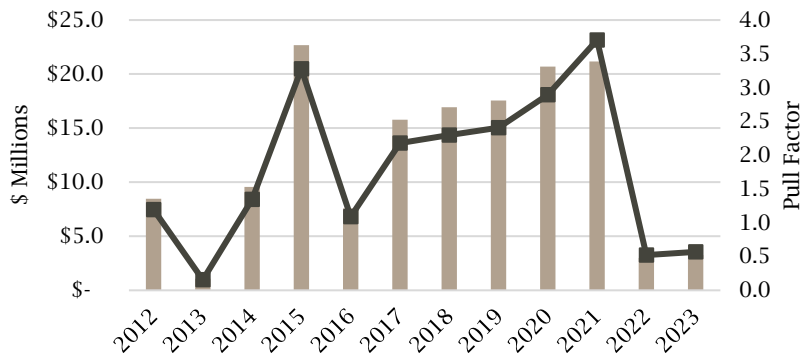
Sales per capita are \$6

Leisure Goods & Miscellaneous

Establishments such as florists, used merchandise stores, and pet and pet supply stores as well as other store retailers. Leisure Goods stores, which are retailing and providing expertise on use of sporting equipment or other specific leisure activities, such as needlework and musical instruments, are included in this category as of 2022. Also, if a community had fewer than 4 stores in a previous sector, it was included in this category. This may cause unrealistically high Pull Factors.

Pull Factor \$ Millions

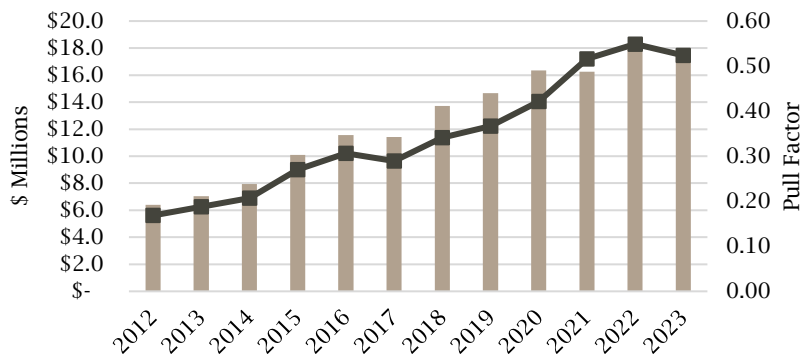
Figure 60: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, North Branch



3.0% of North Branch's taxable sales in 2023

Sales per capita are \$300

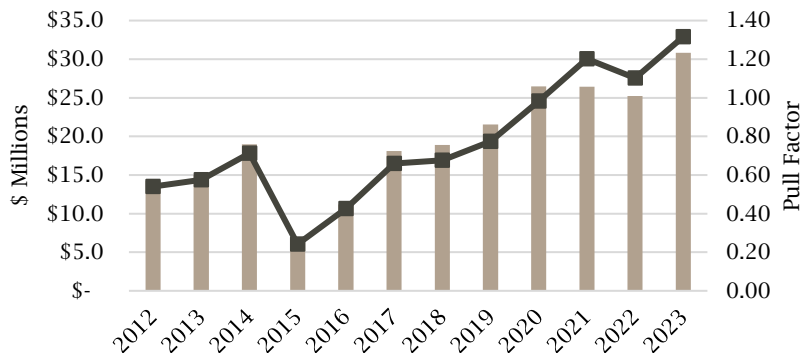
Figure 61: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, Chisago County



4.9% of Chisago County's taxable sales in 2023

Sales per capita are \$298

Figure 62: Leisure Goods & Miscellaneous Pull Factor and Taxable Sales Over Time, CCexNB



13.9% of CCexNB's taxable sales in 2023

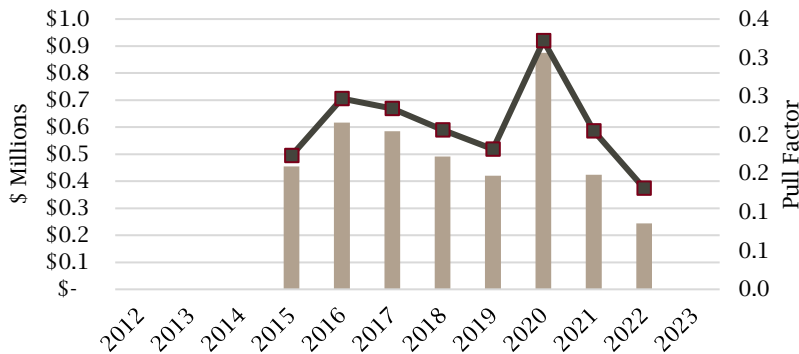
Sales per capita are \$298

Amusement

Establishments include casinos, bowling alleys, water parks, amusement parks, arcades, bingo halls, golf courses, ski slopes, marinas, dance or fitness centers, recreational clubs, ice rinks, swimming pools, roller rinks, and the like.

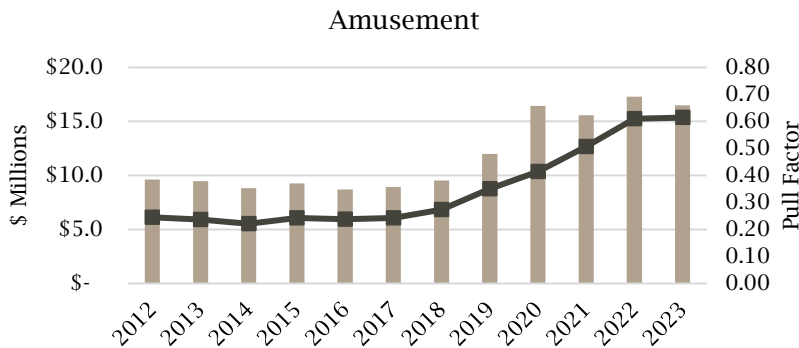
Pull Factor \$ Millions

Figure 63: Amusement Pull Factor and Taxable Sales Over Time, North Branch



Sales for Amusement
are suppressed

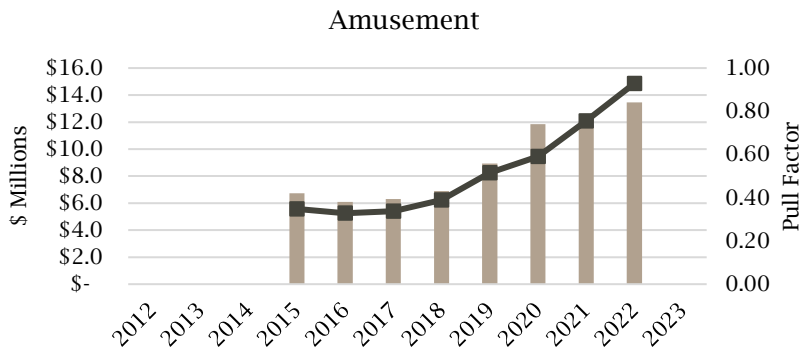
Figure 64: Amusement Pull Factor and Taxable Sales Over Time, Chisago County



4.3% of Chisago
County's taxable sales
in 2023

Sales per capita are
\$262

Figure 65: Amusement Pull Factor and Taxable Sales Over Time, CCexNB



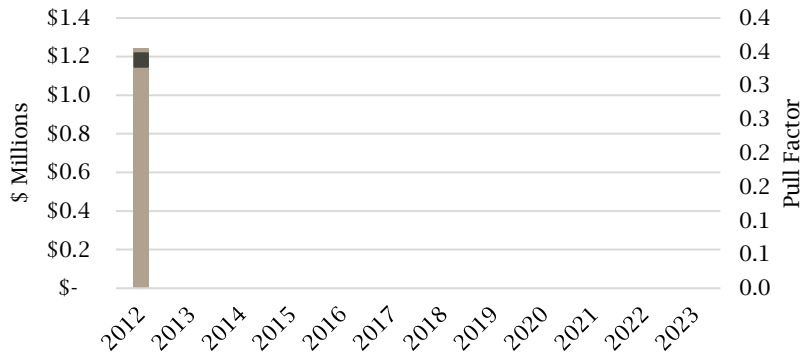
Sales for Amusement
are suppressed

Lodging

These businesses provide lodging or short-term accommodations for travelers, vacationers, and others. Included are hotels, motels, lodges, bed & breakfasts, campgrounds, fraternities, boarding houses, and dormitories. This category also includes short-term rentals, like AirBnbs and VRBOs as long as they are registered or licensed as a business with the state.

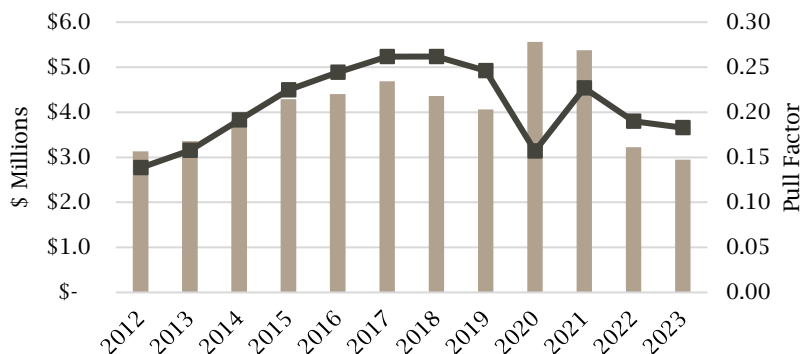
Pull Factor \$ Millions

Figure 66: Lodging Pull Factor and Taxable Sales Over Time, North Branch



Sales for Lodging are suppressed

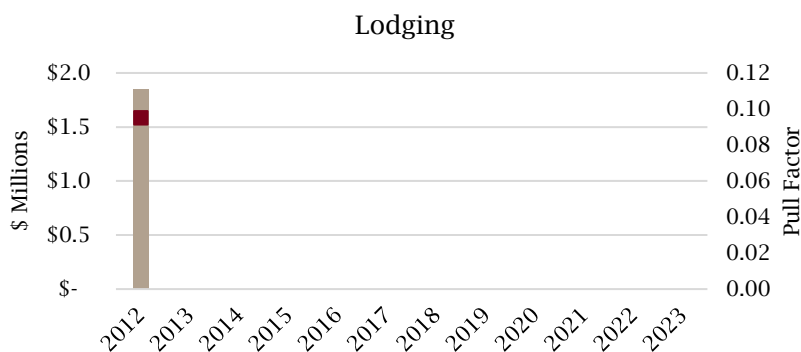
Figure 67: Lodging Pull Factor and Taxable Sales Over Time, Chisago County



1.0% of Chisago County's taxable sales in 2023

Sales per capita are \$62

Figure 68: Lodging Pull Factor and Taxable Sales Over Time, CCexNB

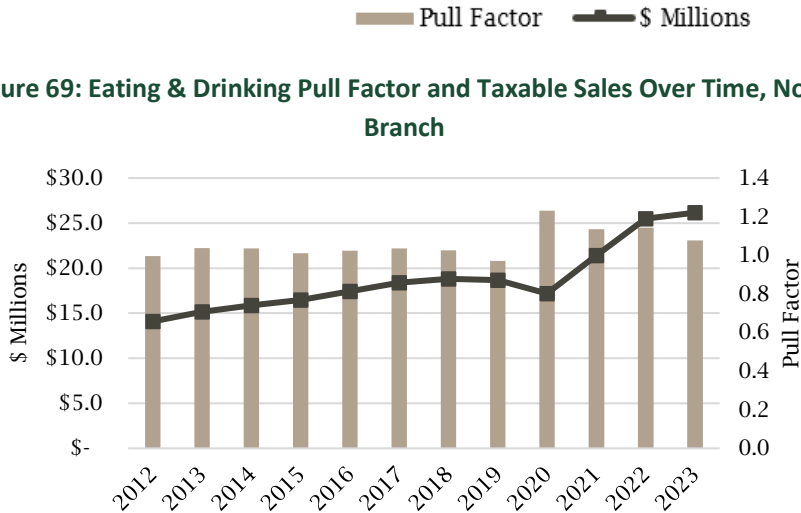


Sales for Lodging are suppressed

Eating & Drinking

These businesses sell food at full-service or limited-service establishments. It includes cafeterias, bagel shops, ice cream parlors, snack bars, food service contractors, caterers, lunch wagons, and street vendors. It also includes bars, taverns, and nightclubs.

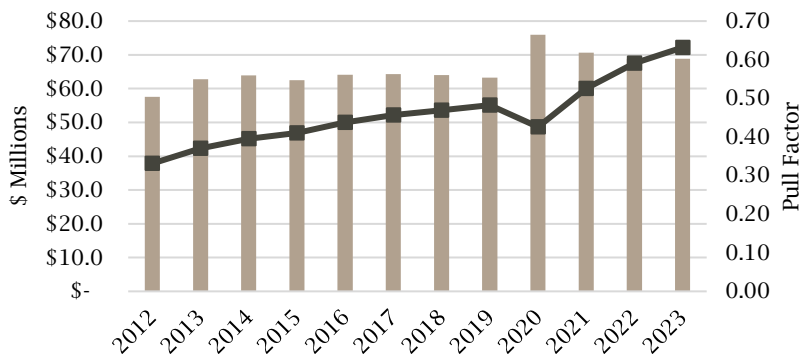
Figure 69: Eating & Drinking Pull Factor and Taxable Sales Over Time, North Branch



21.8% of North Branch's taxable sales in 2023

Sales per capita are \$2,206

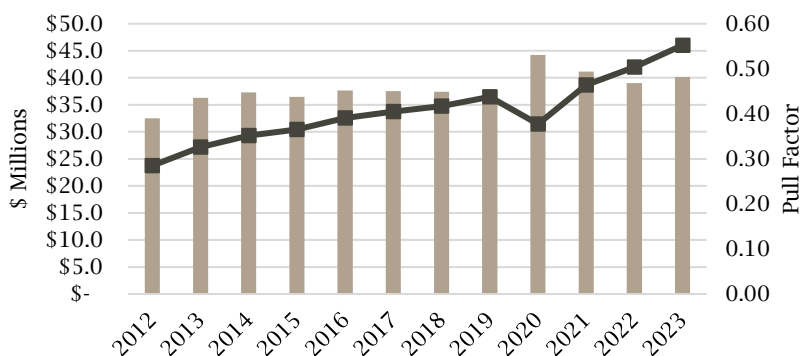
Figure 70: Eating & Drinking Pull Factor and Taxable Sales Over Time, Chisago County



20.3% of Chisago County's taxable sales in 2023

Sales per capita are \$1233

Figure 71: Eating & Drinking Pull Factor and Taxable Sales Over Time, CCexNB



19.5% of CCexNB's taxable sales in 2023

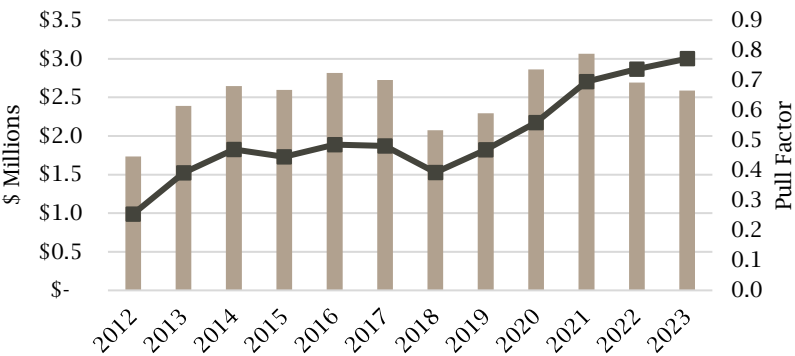
Sales per capita are \$986

Repair Services

The Repair and Maintenance subsector establishments restore machinery, equipment, and other products to working order. It does **not** include plumbers & electricians. It does include repairs to autos, cameras, radios, televisions, computers, copiers, appliances, lawn mowers, specialized equipment, small engines, furniture, shoes, guns, etc.

Pull Factor \$ Millions

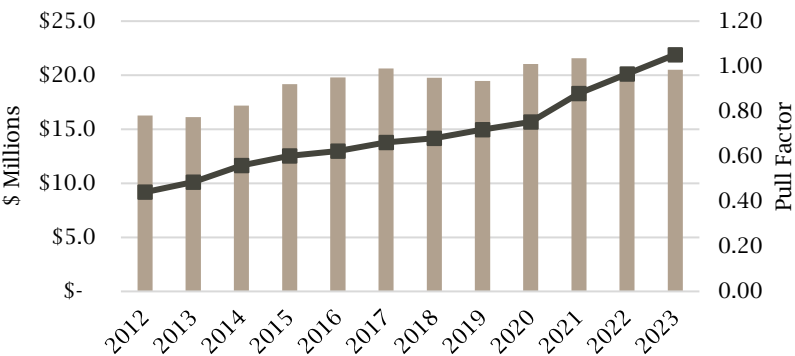
Figure 72: Repair Services Pull Factor and Taxable Sales Over Time, North Branch



2.5% of North Branch's taxable sales in 2023

Sales per capita are \$253

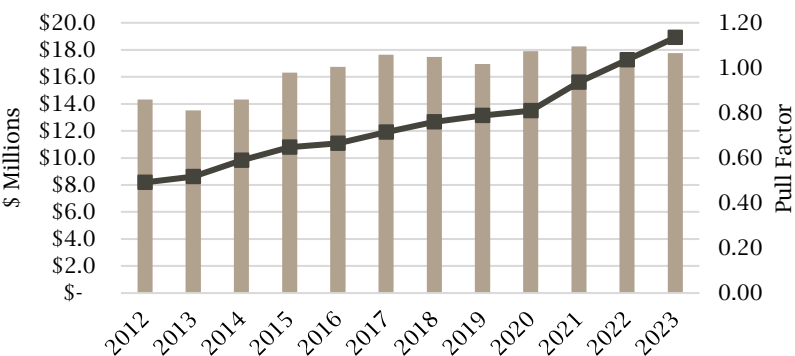
Figure 73: Repair Services Pull Factor and Taxable Sales Over Time, Chisago County



6.1% of Chisago County's taxable sales in 2023

Sales per capita are \$374

Figure 74: Repair Services Pull Factor and Taxable Sales Over Time, CCexNB



8.0% of CCexNB's taxable sales in 2023

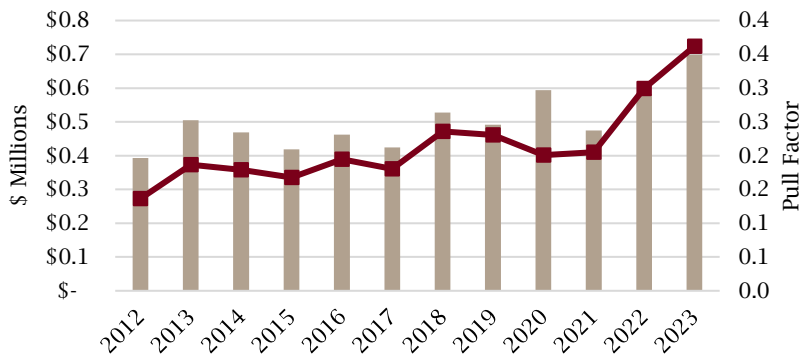
Sales per capita are \$405

Personal Services

Services performed include: personal care services; barber shops & beauty parlors; death care services; laundry and drycleaning services; and a wide range of other personal services, such as pet care (except veterinary) services, photofinishing services, temporary parking services, and dating services.

Pull Factor \$ Millions

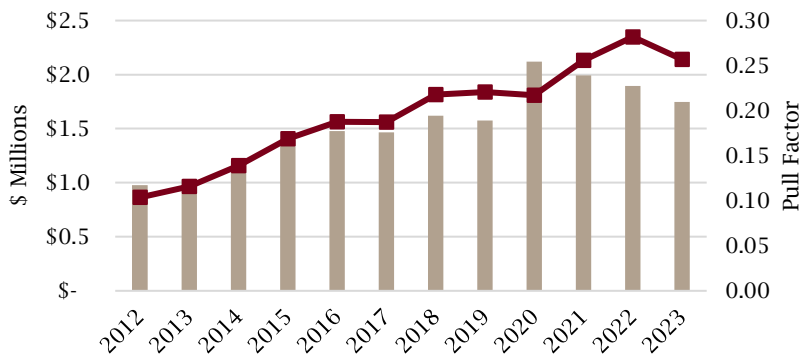
Figure 75: Personal Services Pull Factor and Taxable Sales Over Time, North Branch



0.6% of North Branch's taxable sales in 2023

Sales per capita are \$61

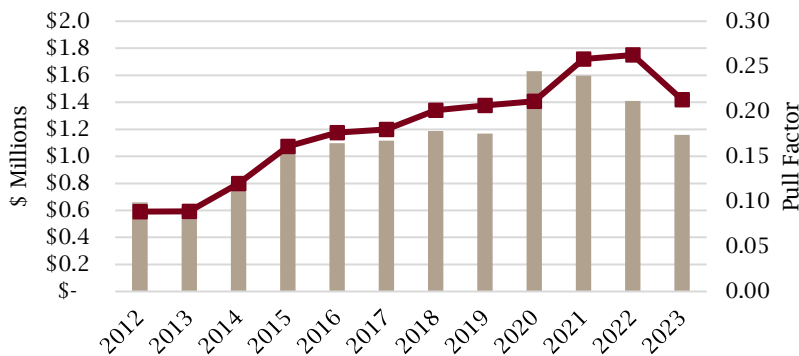
Figure 76: Personal Services Pull Factor and Taxable Sales Over Time, Chisago County



0.6% of Chisago County's taxable sales in 2023

Sales per capita are \$37

Figure 77: Personal Services Pull Factor and Taxable Sales Over Time, CCexNB



0.6% of CCexNB's taxable sales in 2023

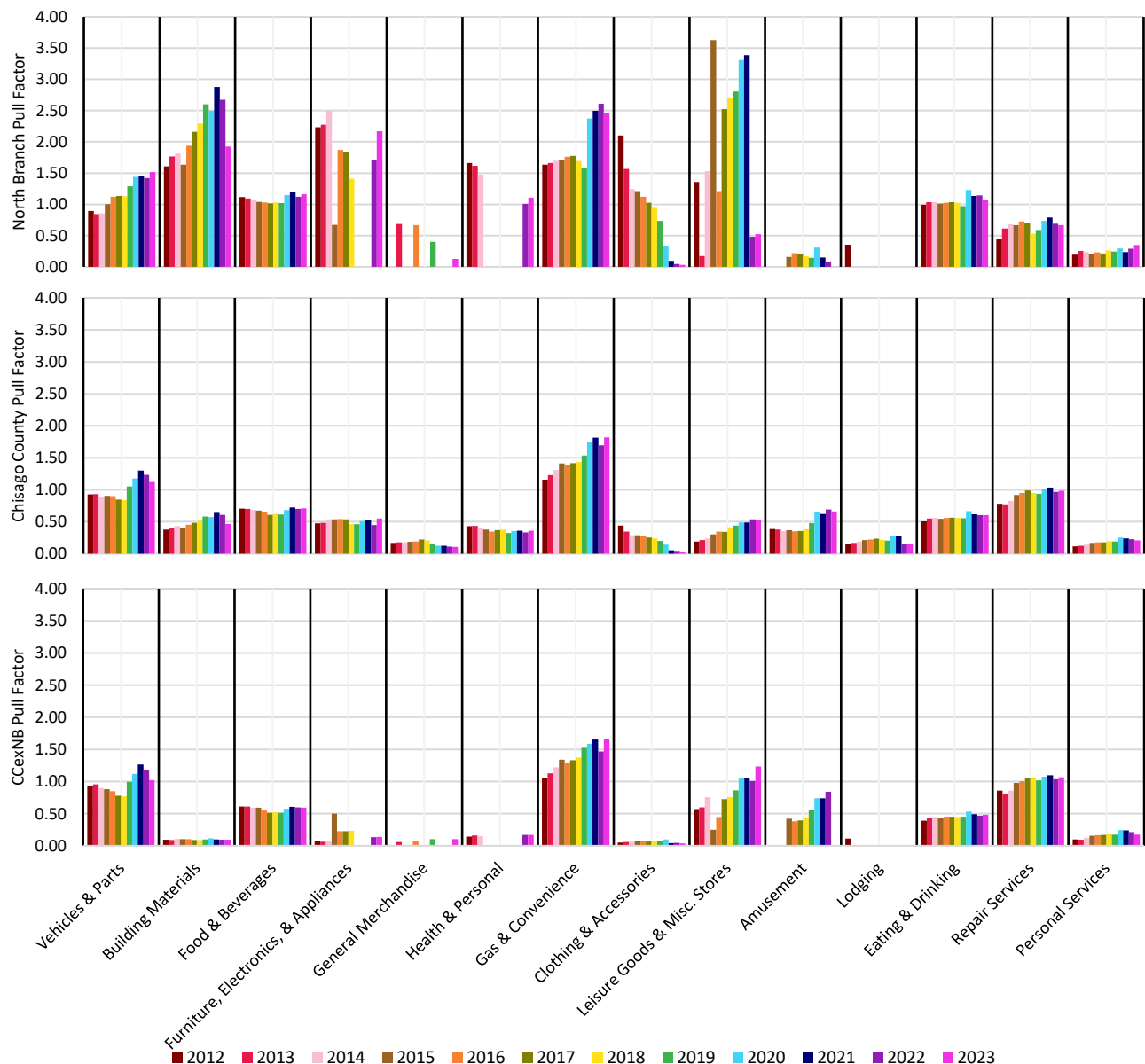
Sales per capita are \$30

Comparing Pull Factors Recent Trends by Merchandise Category

Tracking yearly Pull Factors by merchandise category across the 2012-2023 time period provides another diagnostic tool for understanding the retail and service sector. This time-series approach moves beyond a simple snapshot of retail health, using side-by-side comparisons to identify long-term trends in the community's specialization and attraction for specific retail and service sectors. Tracking these trends allows for pinpointing how the local market has evolved and correlate performance shifts (surplus or leakage) with significant real-world events, such as new competitive openings, infrastructure changes, or broader economic shifts impacting consumer behavior.

Figure 78 depicts pull factors by merchandise category from 2012 to 2023 in North Branch, Chisago County, and CCexNB. The three-panel structure of the figure is designed to isolate the impact of North Branch on the county's retail economy. Notice that the performance difference between the Chisago County and the CCexNB panels, which represents the city's contribution, highlighting its role as a major regional retail hub for some merchandise categories, while having less impact on others.

Figure 78: Pull FACTORS by Merchandise Category, North Branch, Chisago County, and CCexNB, 2012 to 2023



Understanding the Trade Area's Customer Base

When evaluating retail performance across various merchandise categories, it is important to note that a healthy retail and service sector is one that experiences sustained, measured growth and diversity across the sector, rather than achieving peak performance in every single category.

Therefore, analysis of the community's retail and service sectors must keep in mind the characteristics and preferences of both current and potential customers. This consumer-centric approach provides additional insight into why certain merchandise categories may be underperforming compared to others. Ultimately, integrating this knowledge can reveal retail and service strategies or opportunities that either meet the needs of existing customers, leading to repeat visits and increased customer loyalty, or aid in attracting new shoppers.

To apply this consumer-centric view effectively, one must first identify the geographic region from which the community actually draws its shoppers. This report utilizes location intelligence from Placer.ai to define the True Trade Area. Rather than using a simple radius, this method observes actual visit patterns to identify the region where 70% of all visits to the area originate. This provides a more realistic footprint of the market.

The following maps illustrate the unique, overall trade areas for North Branch, Chisago County, and the CCexNB region. Comparing these footprints reveals the geographic reach of each area's total retail and service sector, revealing how the draw of a core city compares to that of the county as a whole. This spatial comparison identifies the broad regional footprint of the market and clarifies the extent to which the balance of the county serves a distinct geographic customer base relative to a more urban center.

Once the trade area is established, the next step in understanding customer characteristics is to build a detailed profile of those residents. Experian's Mosaic provides a comprehensive view of the U.S. population by segmenting residents based on demographics, socioeconomic factors, behavior, and culture. Analyzing these traits offers deeper insights into the community's retail performance by aligning local service offerings with the actual lifestyle and preferences of the identified trade area population.

It is important to note that the Mosaic framework provides a generalized portrait of a segment, offering a guide for planning or decision making. These profiles represent aggregate trends and do not account for the specific behavior of every individual or current customer.

The figures below give a quick overview of the main customer segment in North Branch's, Chisago County's, and CCexNB's trade area. It highlights the top five segments that make up the trade area's population. Each group is identified by its Mosaic Segment. This is followed by Market Share (%), which shows what percentage of the local population belongs to that group and the Index, which measures how if a customer group is more likely (above 100) or less likely (below 100) to be found in the trade area compared to the state average population.

The summarized tables detailing Experian's Mosaics Profiles with descriptions were generated by Gemini AI. For a comprehensive look into each of the top Mosaic segments, please see Appendix B.

North Branch

In North Branch one of the most significant customer segments is Segment F. This customer segment has an index of 409, which means this group is 409% more likely (or 4.09 times more likely) to be found in the area compared to the Minnesota state average, and accounts for the largest market share (15.4%) of the trade area's population.

Figure 79 shows the top five Mosaic segments for North Branch's True Trade Area. This consumer profile is based on the home locations of the 70% of visitors, including residents, non-residents, and employees, who visited North Branch in 2023.

Figure 79: Top Five Customer Segments in North Branch

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
F	15.40%	409	- Young, active families (starter homes/rentals). - High current income, high credit usage. - Working professionals.	- Highest spending volume on necessities and value-driven goods. - Heavy usage of digital channels for research. - High sensitivity to price and promotional activity.
E	14.71%	251	- High income; high net worth. - Established homeowners; mature residents. - High educational attainment.	- High spending on discretionary categories (travel, dining, leisure). - Preference for high quality and full service. - Major expenditure on home improvement and maintenance.
D	13.90%	171	- High professional income, dual-earner families. - Younger families in newer suburban housing. - High expenditure on image-related goods.	- High expenditure on premium and status-driven products. - Focus on technology, children's activities, and fashionable apparel. - Purchasing decisions weighted by brand and perceived status.
C	11.98%	128	- Upper-middle income, suburban households. - Financially secure and settled. - Consistent working residents.	- Consistent, regular patronage (high visit frequency). - Prioritization of convenience and reliable branded goods. - Focus on home improvement and garden supply categories.
I	10.15%	119	- Stable, middle-income households. - Multi-generational or extended families are common. - Focus on local community resources.	- Spending concentrated on practical value and necessities. - Consistent engagement with established, local businesses. - Purchasing decisions driven by family need and stability.

Chisago County

In Chisago County, one of the most significant customer segments is Segment E. This customer segment holds the largest market share (14.47%) and is significantly over-represented, demonstrating an Index of 159, which means this group is 59% more likely (or 1.59 times more likely) to be found in the area compared to the MN state average. Figure 80 shows the top five Mosaic segments for Chisago County's trade area, which is defined by the home locations of 70% of all non-residents, residents, and employees who visited Chisago County in 2023.

Figure 80: Top Five Customer Segments in Chisago County

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
C	16.55%	142	• Upper-middle income, suburban households. • Financially secure and settled. • Consistent working residents.	• Consistent, regular patronage (high visit frequency). • Prioritization of convenience and reliable branded goods. • Focus on home improvement and garden supply categories.
E	13.90%	161	• High income; high net worth. • Established homeowners; mature residents. • High educational attainment.	• High spending on discretionary categories (travel, dining, leisure). • Preference for high quality and full service. • Major expenditure on home improvement and maintenance.
D	13.74%	185	• High professional income, dual-earner families. • Younger families in newer suburban housing. • High expenditure on image-related goods.	• High expenditure on premium and status-driven products. • Focus on technology, children's activities, and fashionable apparel. • Purchasing decisions weighted by brand and perceived status.
F	9.92%	187	• Young, active families (starter homes/rentals). • High current income, high credit usage. • Working professionals.	• High spending volume on necessities and value-driven goods. • Heavy usage of digital channels for research. • High sensitivity to price and promotional activity.
J	7.52%	77	• Older households; nearing or in retirement. • Income derived primarily from pensions or investments. • Highly established and settled in homes.	• Low engagement with non-essential retail; budget-conscious. • Spending focused on health, essential services, and home maintenance. • Loyal to established, familiar retail formats.

Chisago County Excluding North Branch

In CCexNB one of the most significant customer segments is Segment C. This customer segment has an index of 152, which means this group is 152% more likely (or 1.52 times more likely) to be found in the area compared to the Minnesota state average, and accounts for the largest market share (17.75%) of the trade area's population.

Figure 81 shows the top five Mosaic segments for CCexNB's True Trade Area. This consumer profile is based on the home locations of the 70% of visitors, including residents, non-residents, and employees, who visited CCexNB in 2023.

Figure 81: Top Five Customer Segments in CCexNB

Mosaic Segment	Market Share (%)	Index	Key Socioeconomic Profile	Primary Retail Behavior & Focus
C	17.75%	152	• Upper-middle income, suburban households. • Financially secure and settled. • Consistent working residents.	• Consistent, regular patronage (high visit frequency). • Prioritization of convenience and reliable branded goods. • Focus on home improvement and garden supply categories.
E	14.33%	166	• High income; high net worth. • Established homeowners; mature residents. • High educational attainment.	• High spending on discretionary categories (travel, dining, leisure). • Preference for high quality and full service. • Major expenditure on home improvement and maintenance.
D	13.92%	187	• High professional income, dual-earner families. • Younger families in newer suburban housing. • High expenditure on image-related goods.	• High expenditure on premium and status-driven products. • Focus on technology, children's activities, and fashionable apparel. • Purchasing decisions weighted by brand and perceived status.
F	8.20%	154	• Young, active families (starter homes/rentals). • High current income, high credit usage. • Working professionals.	• High spending volume on necessities and value-driven goods. • Heavy usage of digital channels for research. • High sensitivity to price and promotional activity.
J	8.05%	83	• Older households; nearing or in retirement. • Income derived primarily from pensions or investments. • Highly established and settled in homes.	• Low engagement with non-essential retail; budget-conscious. • Spending focused on health, essential services, and home maintenance. • Loyal to established, familiar retail formats.

Comparing the City to the County

It can also be important to review retail performance in North Branch to Chisago County and the county excluding North Branch rather than focus on each region in isolation. It is common for larger cities in the county to have above-average retail performance while the county overall has a leakage of sales. This occurs because, while the city may serve as a retail and service hub, it lacks the critical mass of retail necessary to purchases by all residents of the county, especially those near county borders, who rationally choose to shop at closer retail hubs or better provisioned regional centers for the sake of convenience and selection.

City's Share of County's Retail and Service Taxable Sales in 2023

Figures 82 and 83 compare the percent of county sales that occurred in North Branch versus the percent of county firms located in North Branch. Of the \$356.43 million in sales that Chisago County made on retail and services in 2023, \$120.22 or 33.7%, occurred in North Branch. During the same year only 18.2% of the county's firms were located in North Branch.

Figure 82: Share of County's Sales

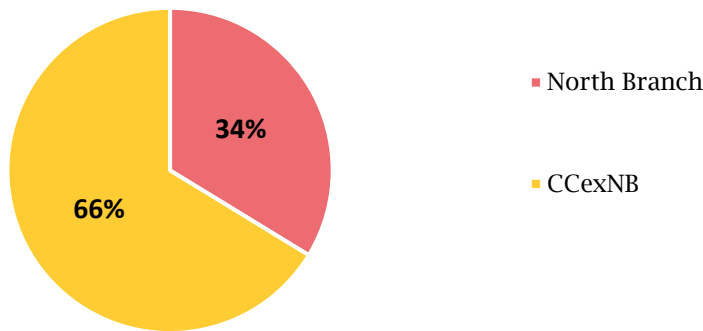
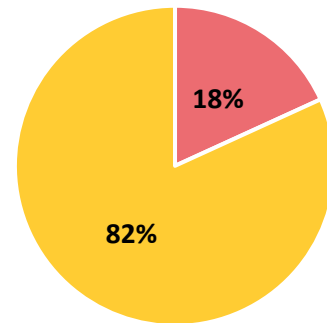


Figure 83: Share of County's Firms

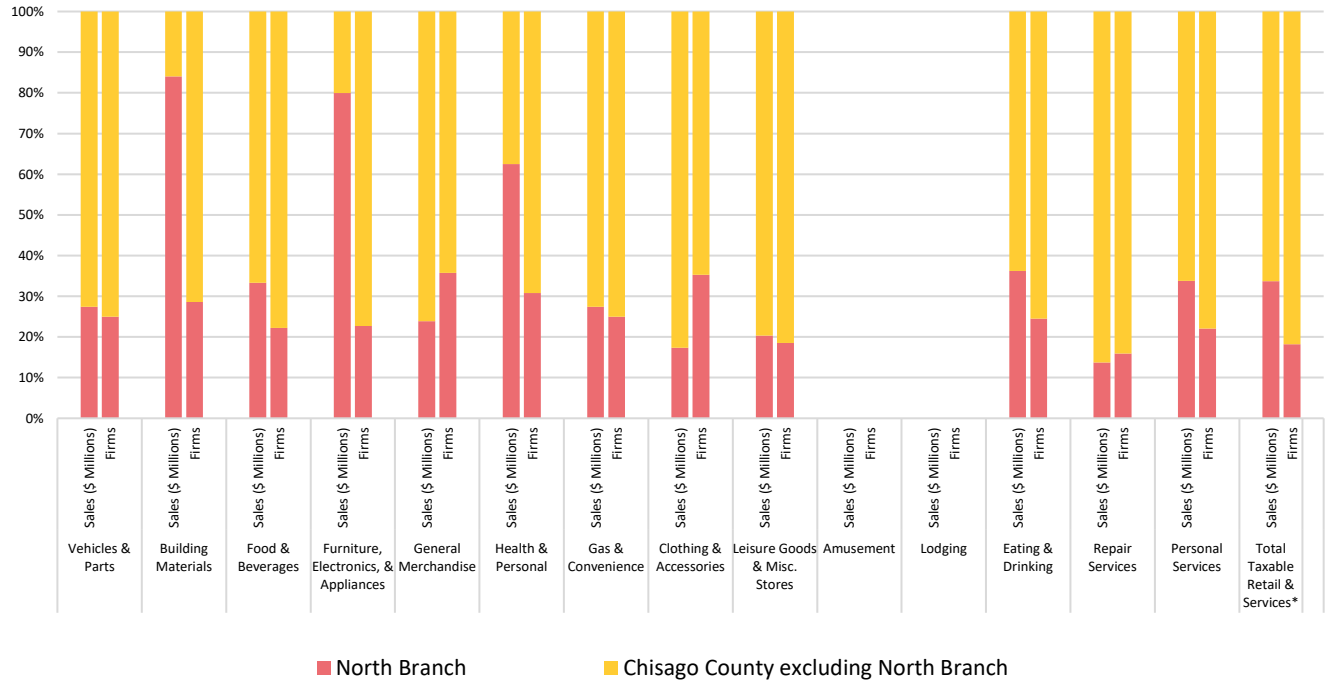


Breaking the comparison down by merchandise category offers insight into businesses whose share of county sales differs from their share of firms, suggesting a relative strength or weakness in performance within North Branch. Figure 84 explores the differences revealed when breaking the comparison down by merchandise category while Figure 85 visually compares the share of both sales and firm in North Branch with the share of sales and firm in CCexNB.

Figure 84: Comparison of North Branch's retail and service sector sales and firms to Chisago County's sales and firms in 2023

Merchandise Category	North Branch's Taxable Sales (\$millions)	North Branch's # of Firms	Chisago County's Taxable Sales (\$millions)	Chisago County's # of Firms	CCexNB's Taxable Sales (\$millions)	CCexNB's # of Firms	North Branch's Share of Chisago County Sales	North Branch's Share of Chisago County Firms
Vehicles & Parts	\$11.92	8	\$43.47	32	\$31.56	24	27.4%	25.0%
Building Materials	\$32.67	4	\$38.87	14	\$6.19	10	84.1%	28.6%
Food & Beverages	\$10.94	8	\$32.87	36	\$21.93	28	33.3%	22.2%
Furniture, Electronics, & Appliances	\$15.26	5	\$19.09	22	\$3.83	17	80.0%	22.7%
General Merchandise	\$2.07	5	\$8.67	14	\$6.60	9	23.9%	35.7%
Health & Personal	\$1.75	4	\$2.81	13	\$1.05	9	62.5%	30.8%
Gas & Convenience	\$9.84	7	\$35.90	28	\$26.05	21	27.4%	25.0%
Clothing & Accessories	\$0.06	6	\$0.35	17	\$0.29	11	17.3%	35.3%
Leisure Goods & Misc. Stores	\$3.55	25	\$17.45	135	\$13.90	110	20.4%	18.5%
Amusement	\$0.00	0	\$15.35	19	\$15.35	19	0.0%	0.0%
Lodging	\$0.00	0	\$3.66	17	\$3.66	17	0.0%	0.0%
Eating & Drinking	\$26.16	25	\$72.19	102	\$46.03	77	36.2%	24.5%
Repair Services	\$3.00	17	\$21.91	107	\$18.91	90	13.7%	15.9%
Personal Services	\$0.72	15	\$2.14	68	\$1.42	53	33.8%	22.1%
Total Taxable Retail & Services*	\$120.22	184	\$356.43	1012	\$236.21	828	33.7%	18.2%

Figure 85: Comparison of North Branch's share of Chisago County's retail and service sector sales and firms in 2023



Comparison with Competing Centers

Information about competing trade centers can provide a useful means of comparison when assessing a community's retail trade sector as it can help benchmark performance and understand market share, identify local strengths and weaknesses, and reveal opportunities for sales capture or cross community collaboration.

Competing trade centers were selected based on geographic proximity, relative size, and availability of data. **Some caution is warranted in the interpretation of these comparisons, however, as retail sales data is provided for only a limited number of towns and cities and the unique economic and demographic characteristics of each community will inevitably affect its respective retail and service sector performance.**

Overall Retail and Service Sector Comparison with Competing Trade Centers

North Branch

This report identified three competing trade centers for North Branch. These identified centers are the cities of Cambridge, East Bethel, and Forest Lake. Figure 86 provides a comparative overview of the retail and service sectors for these locations, evaluating key performance metrics including population, total sales, firm concentration, per capita spending, and pull factors.

Figure 86: Comparison of Competing Trade Centers, North Branch, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
North Branch	11,858	\$358.59	\$142.70	256	10,138	0.85
Cambridge	10,572	\$965.30	\$303.18	261	18,415	1.55
East Bethel	11,992	\$217.56	\$86.14	272	5,731	0.48
Forest Lake	21,502	\$1,280.89	\$421.49	553	18,333	1.54

Chisago County

This report identified five competing trade centers for Chisago County. These identified counties are Pine County, Kanabec County, Isanti County, Anoka County, and Washington County. Figure 87 provides a comparative overview of the retail and service sectors for these locations, evaluating key performance metrics including population, total sales, firm concentration, per capita spending, and pull factors.

Figure 87: Comparison of Competing Trade Centers, Chisago County, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
Chisago County	58,536	\$ 1,881.5	\$ 394.4	1,350	6,089	0.51
Pine County	30,204	\$ 649.2	\$ 213.4	736	6,544	0.55
Kanabec County	16,604	\$ 321.5	\$ 104.6	384	5,535	0.47
Isanti County	43,182	\$ 1,630.6	\$ 551.9	1,010	8,883	0.75
Anoka County	371,269	\$ 18,113.6	\$ 4,367.6	7,382	9,408	0.75
Washington County	280,411	\$ 16,858.1	\$ 3,347.5	5,507	10,553	0.89

Chisago County Excluding North Branch

Rather than comparing CCexNB's retail and service sector to competing trade centers, it can be equally insightful to compare the performance of CCexNB to North Branch and Chisago County. Figure 88 compares the population, sales, number of firms, per capita spending, and pull factor for these three regions.

Figure 88: Comparison of North Branch's, Chisago County's, CCexNB's retail and service sector, 2023

Town	Population	Gross Sales (\$millions)	Taxable Sales (\$millions)	Number of Firms	Per Capita Taxable Sales	Pull Factor (Taxable Sales)
North Branch	11,858	\$358.59	\$142.70	256	10,138	0.85
Chisago County	58,536	\$1,881.45	\$394.36	1,350	6,089	0.51
CCexNB	46,678	\$1,522.86	\$251.66	1,094	5,060	0.43

Comparison of Per Capita Spending in Competing Centers

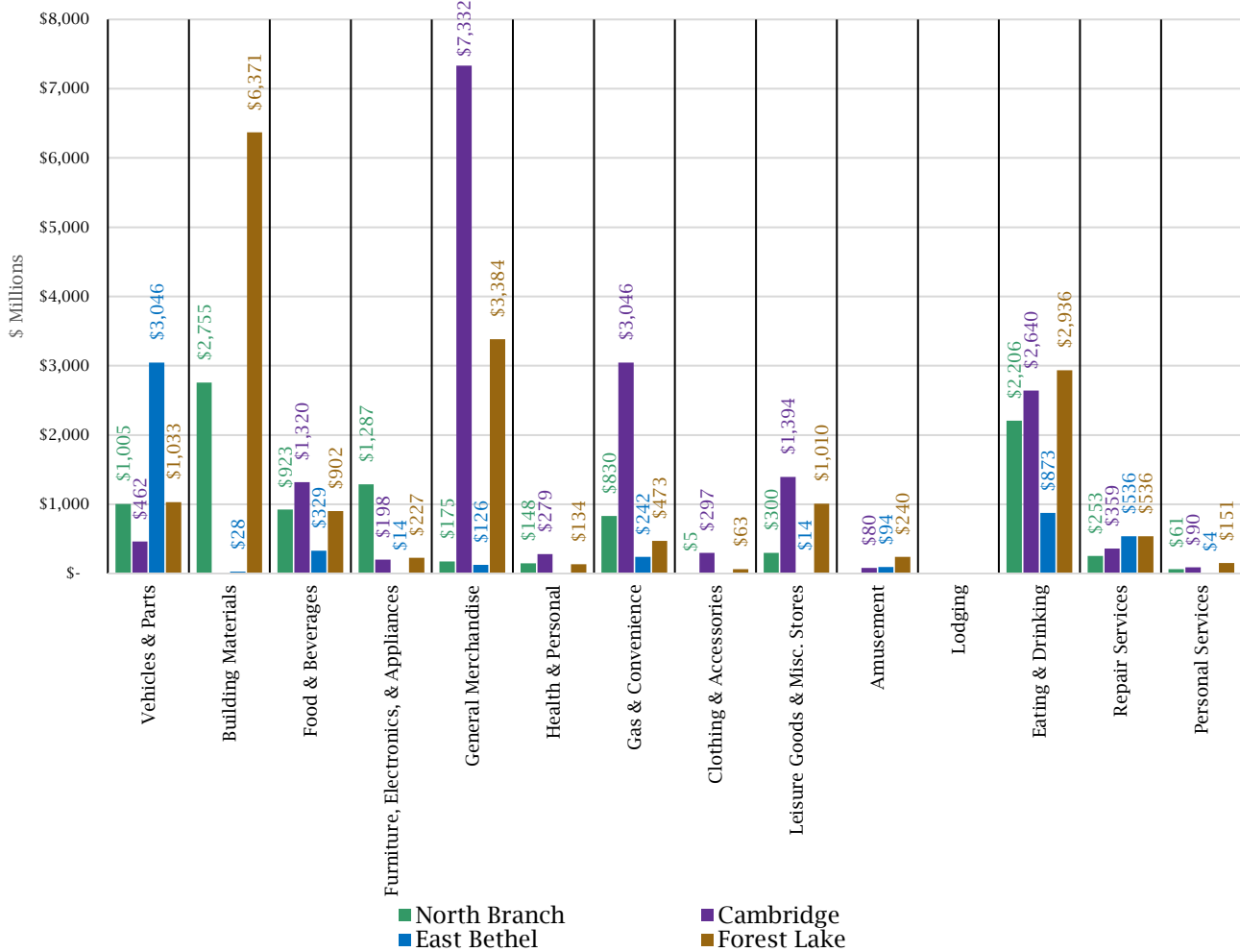
Comparison of per capita spending in competing centers by merchandise category is a useful element of this Retail Trade Analysis because, as noted above, this metric serves as a normalized standard for comparing consumer activity between regions regardless of population size. By breaking down the comparison by merchandise category, we can move beyond overall sales figures to gain granular insight into specific local performance, revealing crucial performance distinctions like identifying local strengths (high per capita spending in specific merchandise categories compared to competitors) and highlighting gaps (store types with lower spending that signal leakage to competing regions).

This insight can be useful for developing targeted strategies to either fill identified market gaps or to create opportunities for cross-community collaboration, resulting in a retail and service sector that strategically support, rather than competes with, nearby communities.

North Branch

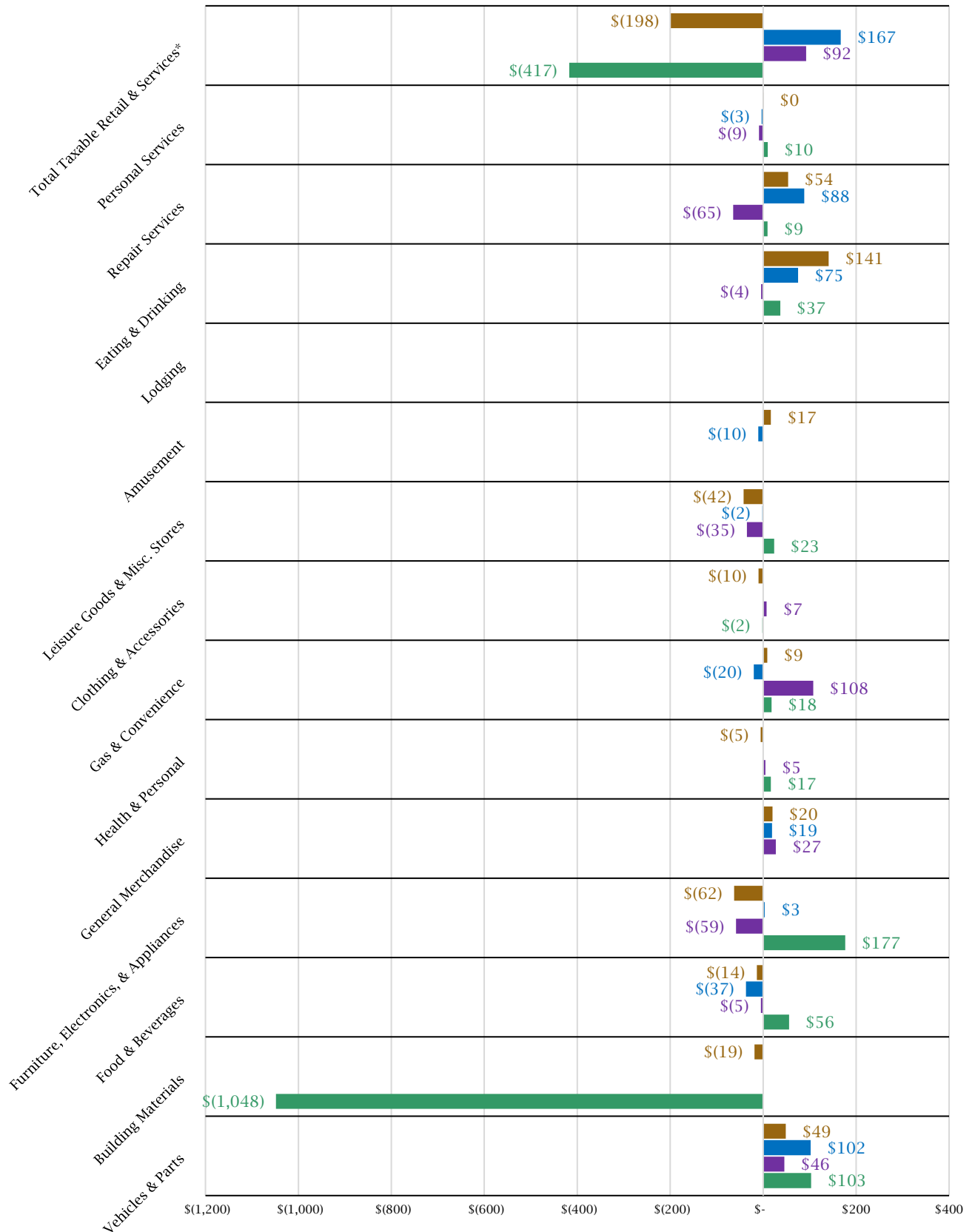
Figure 89 examines per capita spending in North Branch and its three competing trade centers across different merchandise categories. This offers a quick and simple way to compare how per capita spending in North Branch differs from that in Cambridge, East Bethel, and Forest Lake.

Figure 89: Comparison North Branch and Competing Trade Center's Per Capita Retail and Service Spending, 2023



Another way to compare North Branch with its competing centers is to look at how per capita spending has changed since 2022. This nuanced view can show shifts in how consumers are spending on retail goods and services. Figure 90 shows how retail and service sales have changed in North Branch and its peer cities from 2022 to 2023.

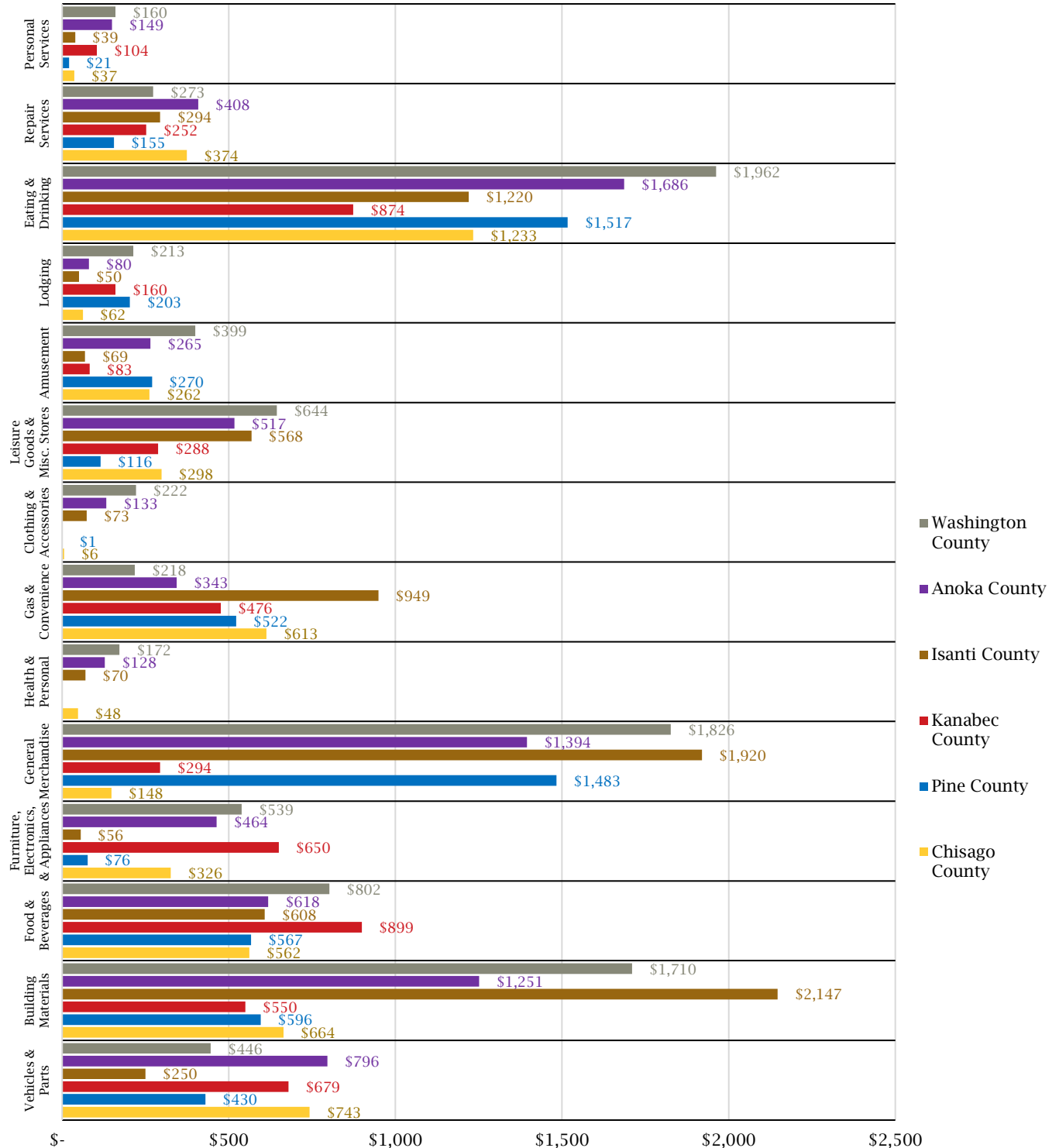
Figure 90: Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023



Chisago County

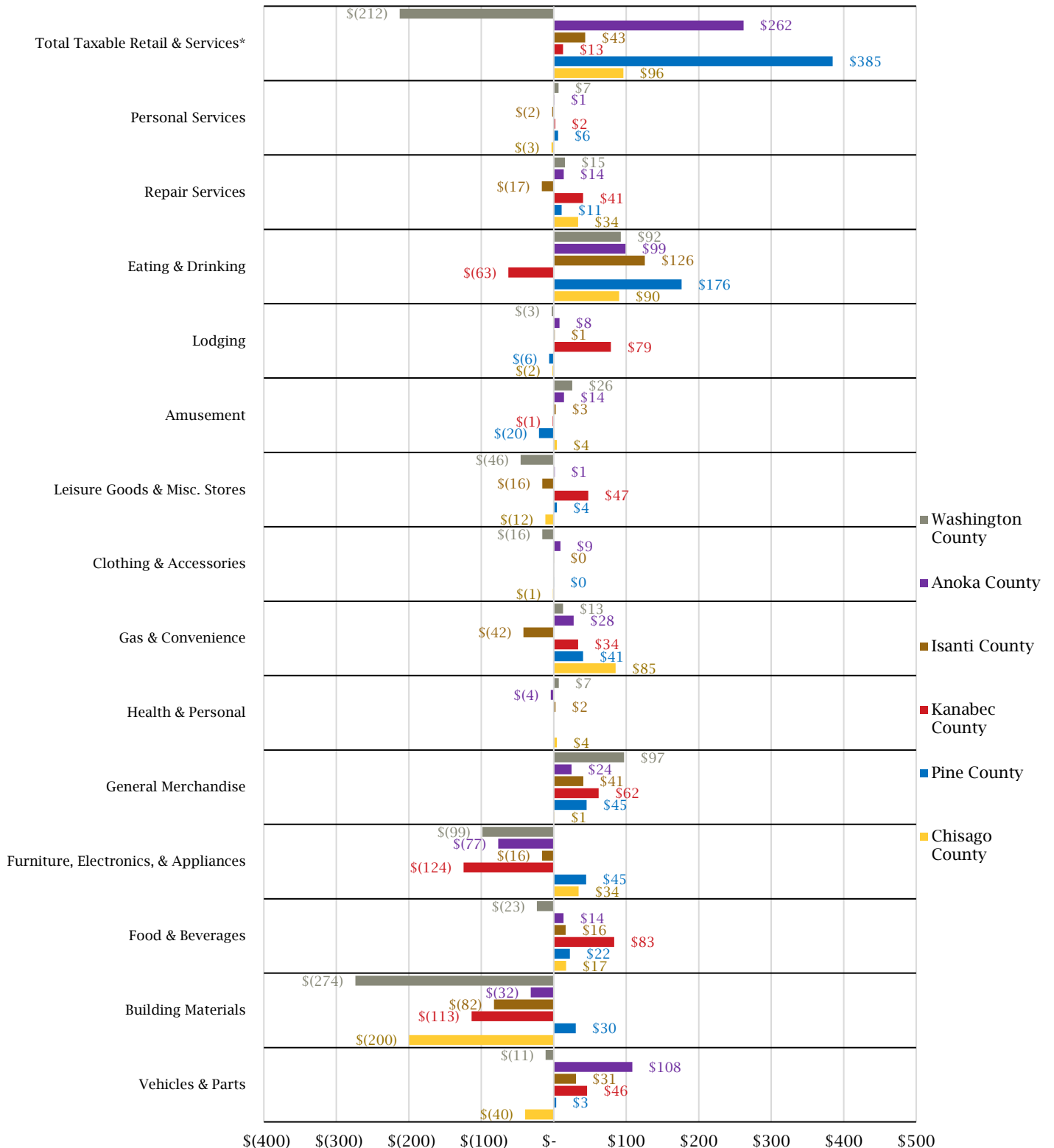
Figure 91 examines per capita spending in Chisago County and its five nearby counties across different merchandise categories. This offers a quick and simple way to compare how per capita spending in Chisago County differs from that in Pine County, Kanabec County, Isanti County, Anoka County, and Washington County.

Figure 91: Comparison of Chisago County and Competing Trade Center's Per Capita Retail and Service Spending, 2023



Another way to compare Chisago County with its nearby counties is to look at how per capita spending has changed since 2022. This nuanced view can show shifts in how consumers are spending on retail goods and services. Figure 92 shows how retail and service sales have changed in North Branch and its peer cities from 2022 to 2023.

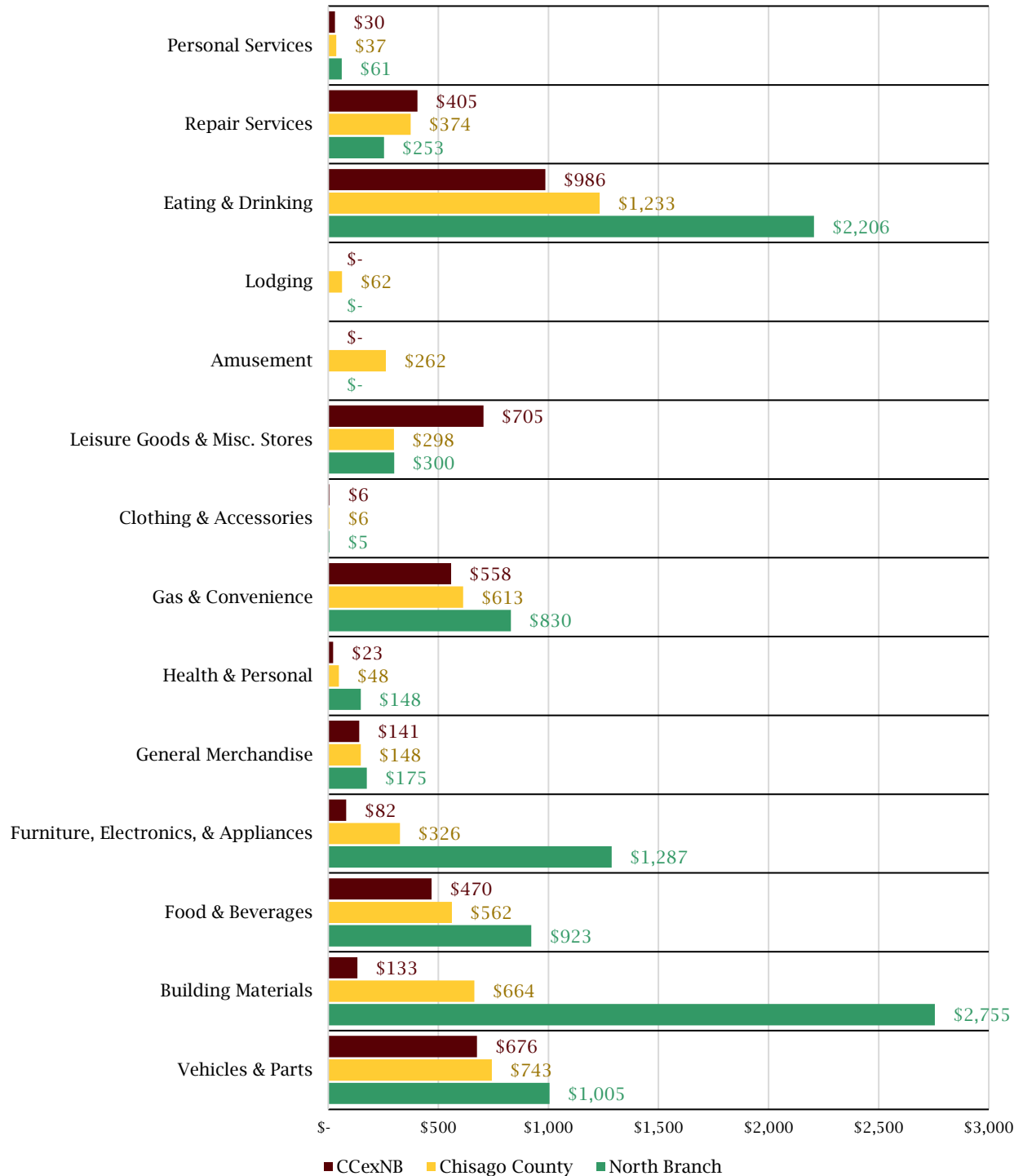
Figure 92: Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023



Chisago County Excluding North Branch

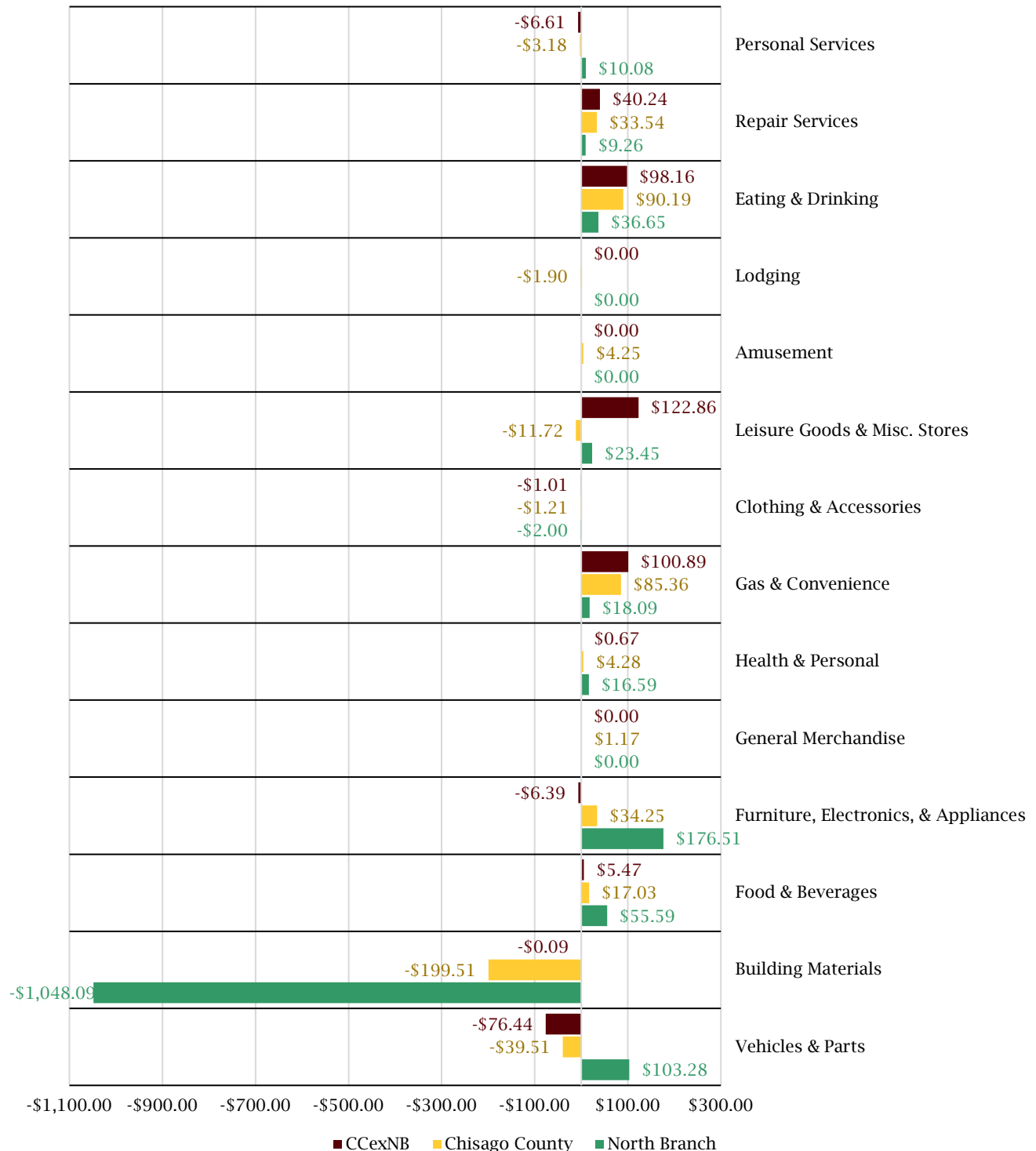
Figure 93 examines per capita spending in CCexNB with Chisago County and North Branch. This offers a quick and simple way to compare how per capita spending differs in these three regions, potentially revealing strategies for sustaining the retail and service economy in area of Chisago County outside of a major retail hub.

Figure 93: Comparison of North Branch's, Chisago County's, CCexNB's retail and service sector, 2023



Another way to compare CCexNB with the city and the county as a whole is to look at how per capita spending has changed since 2022. This nuanced view shows shifts in how consumers are spending on retail goods and services. Figure 94 shows how retail and service sales have changed in North Branch, Chisago County, and CCexNB from 2022 to 2023.

Figure 94: Change in CCexNB's, Chisago County's, and North Branch's Per Capita Retail and Service Spending, from 2022 to 2023



Overlapping Trade Areas & Overlapping Customer Base

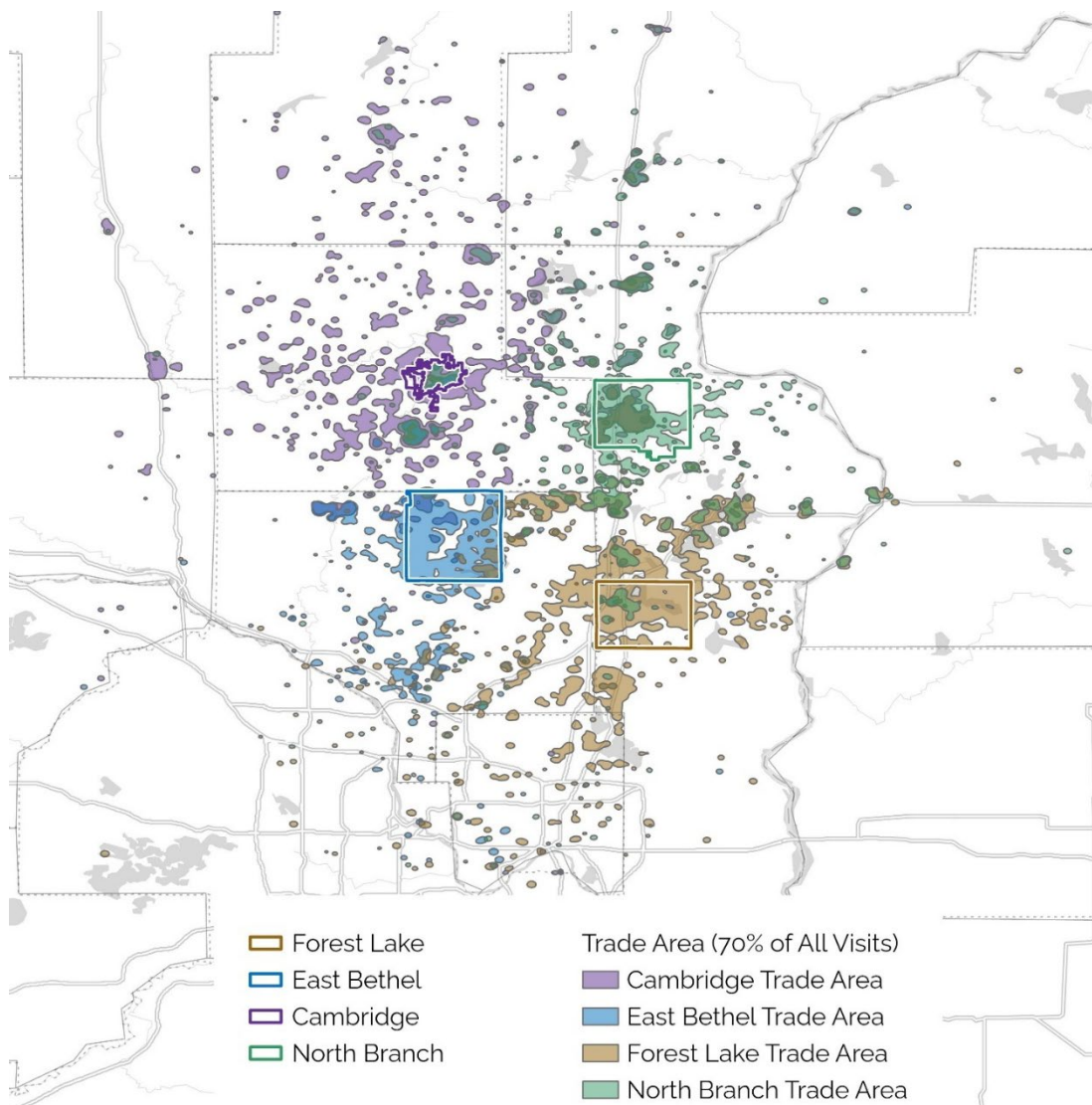
One other measure to help understand how competing trade centers interact and impact each other is by understanding how a community's trade areas may overlap or intersect with another community's trade area. This trade area overlap between peer communities provides a measure of how regional retail activity is geographically distributed, illustrating the shared customer pool from which both communities draw. By analyzing this spatial relationship, the data reveals the community's potential for engaging in regional trade capture as well as considerations for regional collaboration or to help define a competitive niche for the community's commercial sector.

As previously noted, the displayed trade areas map the estimated home locations for 70% of all community visits by non-residents, employees, and residents. This 70% figure is the standard capture rate used in mobile analytics for core trade area definition.

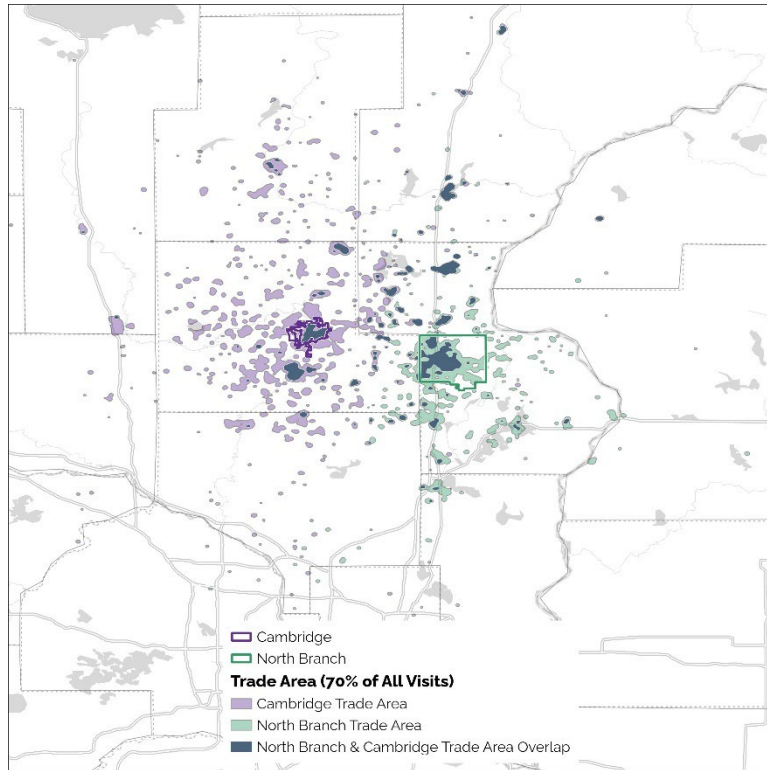
North Branch

Figure 95 overlays the trade areas for North Branch and its three peers (Cambridge, East Bethel, and Forest Lake). This map highlights how all four cities trade areas overlap and how a North Branch's customer base may be shared with the identified competing centers'. This information aids decision-makers in evaluating how regional market competition can influence the performance of the retail and service sectors.

Figure 95: 2023 Trade Area Change in North Branch and Competing Trade Center's Per Capita Retail and Service Spending, from 2022 to 2023



The following three maps, Figure 96 through Figure 98, provide a detailed look at how each competing center's trade area overlaps with North Branch. Examining the similarities and differences in the trade areas offers potential insight into how each county's consumer base behaves, what factors maybe influencing retail performance, and strategies for collaboration through regional partnerships.

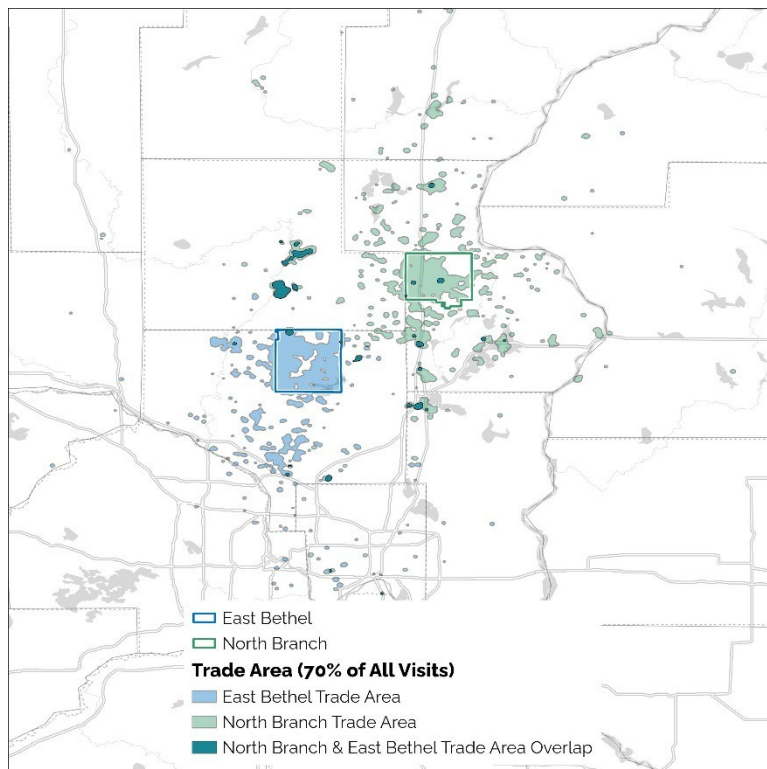


Cambridge's trade area is 149.7% as large as North Branch's Trade Area.

The overlap between North Branch's trade area and Cambridge's trade area is 17.9% of the total combined trade area.

25.4% of Cambridge's trade area is within the trade area of North Branch.

38.0% of North Branch's trade area is within Cambridge's trade area.

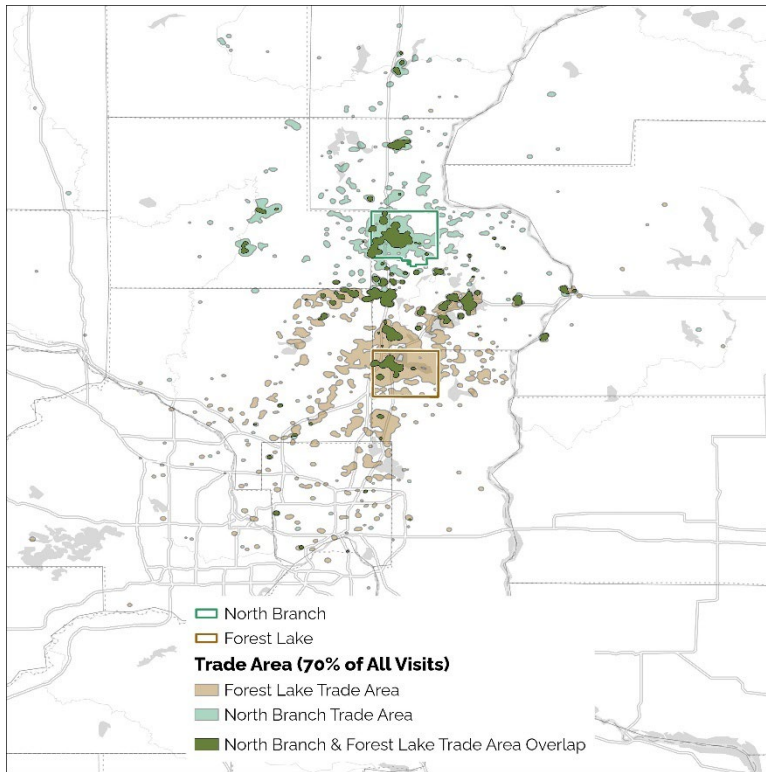


North Branch's trade area is 125.2% as large as East Bethel's trade area.

The overlap between North Branch's trade area and East Bethel's trade area is 4.2% of the total combined trade area.

9.0% of East Bethel's trade area is within the trade area of North Branch.

7.2% of North Branch's trade area is within East Bethel's trade area.



North Branch's trade area is 66.8% as large as Forest Lake's trade area.

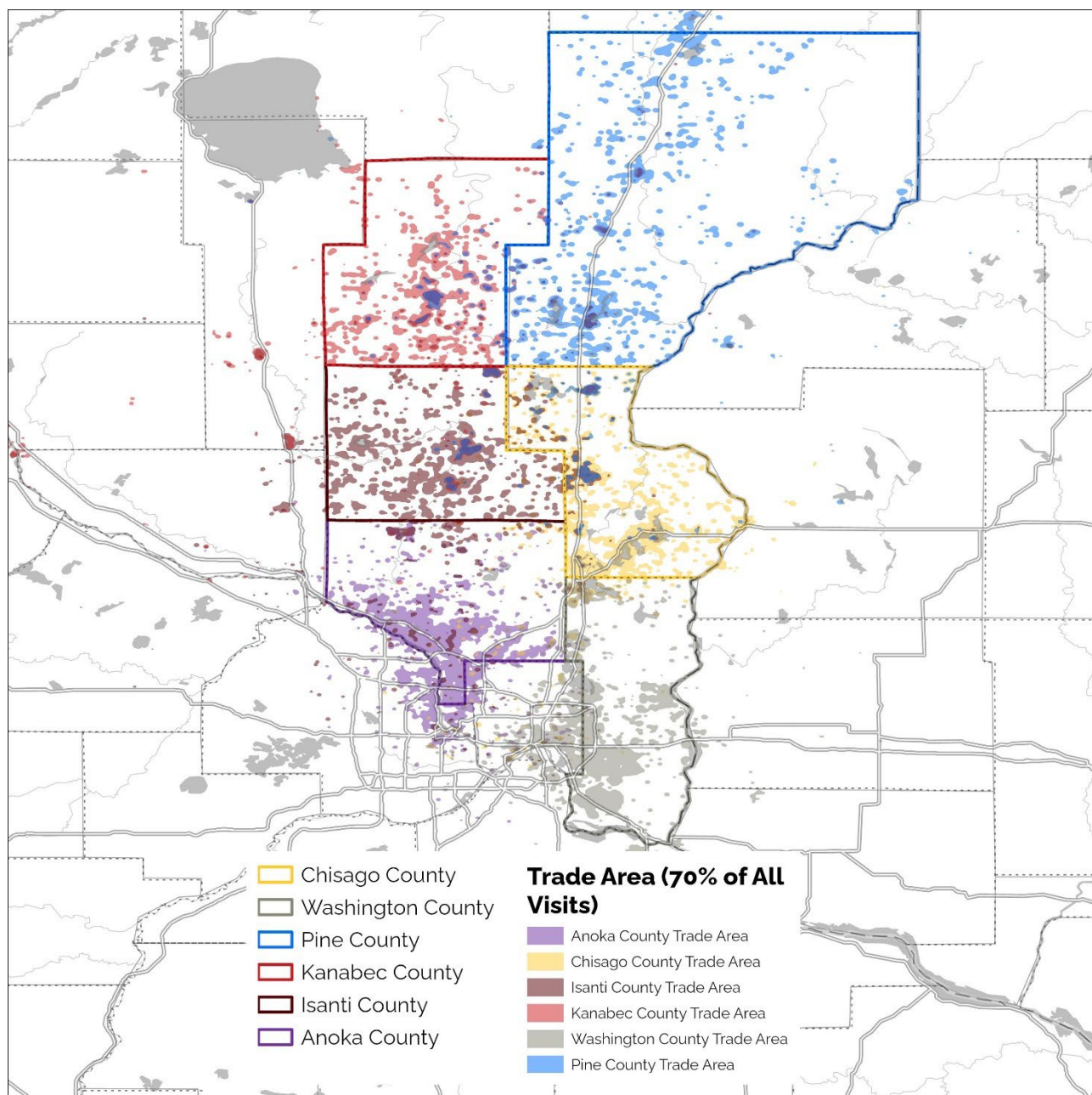
The overlap between North Branch's trade area and Forest Lake's trade area is 15.5% of the total combined trade area.

22.4% of Forest Lake's trade area is within the trade area of North Branch.

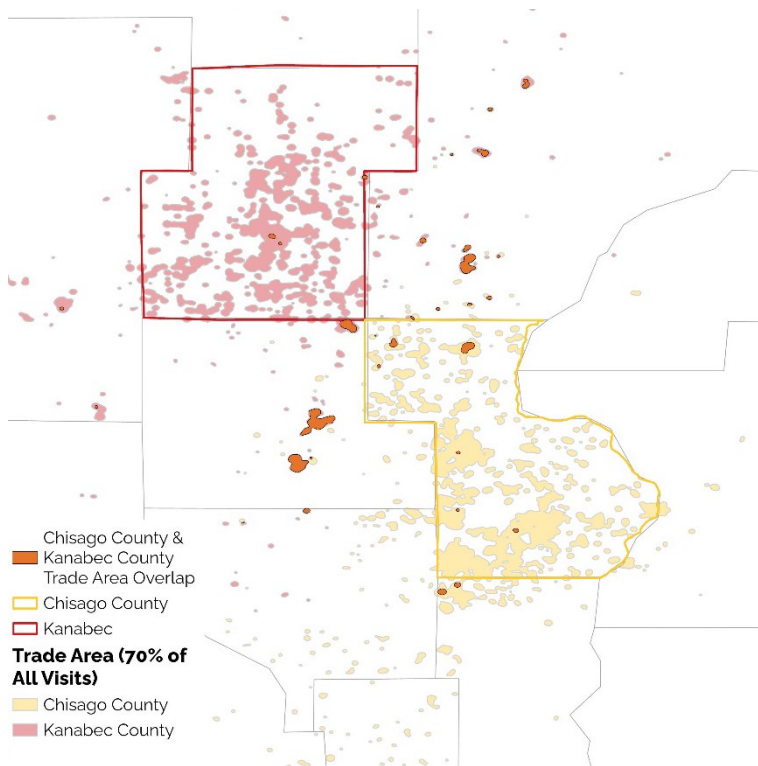
33.6% of North Branch's trade area is within Forest Lake's trade area.

Chisago County

Figure 99 overlays the trade areas for Chisago County and its five nearby counties (Pine County, Kanabec County, Isanti County, Anoka County, and Washington County). Figure 100 highlights how all five counties trade areas overlap and how Chisago County's customer base may be shared with nearby counties'. This information aids decision-makers in evaluating how regional market competition can influence the performance of the retail and service sectors.



The following five maps, Figure 100 through Figure 104, provide a detailed look at how each nearby county's trade area overlaps with Chisago County. Examining the similarities and differences in the trade areas offers potential insight into how each county's consumer base behaves, what factors maybe influencing retail performance, and strategies for collaboration through regional partnerships.

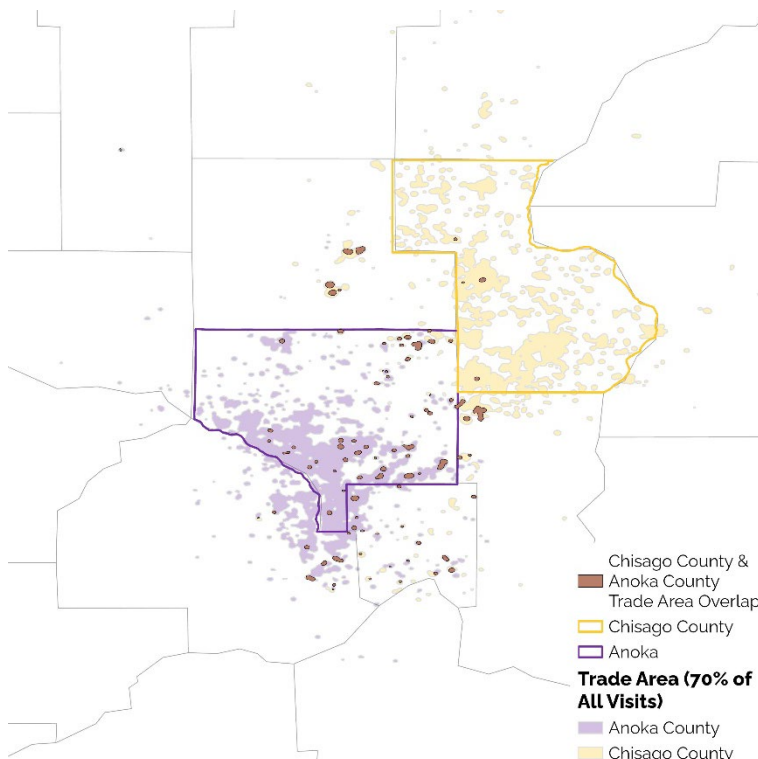


Kanabec County's trade area is 88.8% as large as Chisago County's trade area.

The overlap between Chisago County's trade area and Kanabec County's trade area is 3.4% of the total combined trade area.

7.0% of Kanabec County's trade area is within the trade area of Chisago County.

6.2% of Chisago County's trade area is within Kanabec County's trade area.

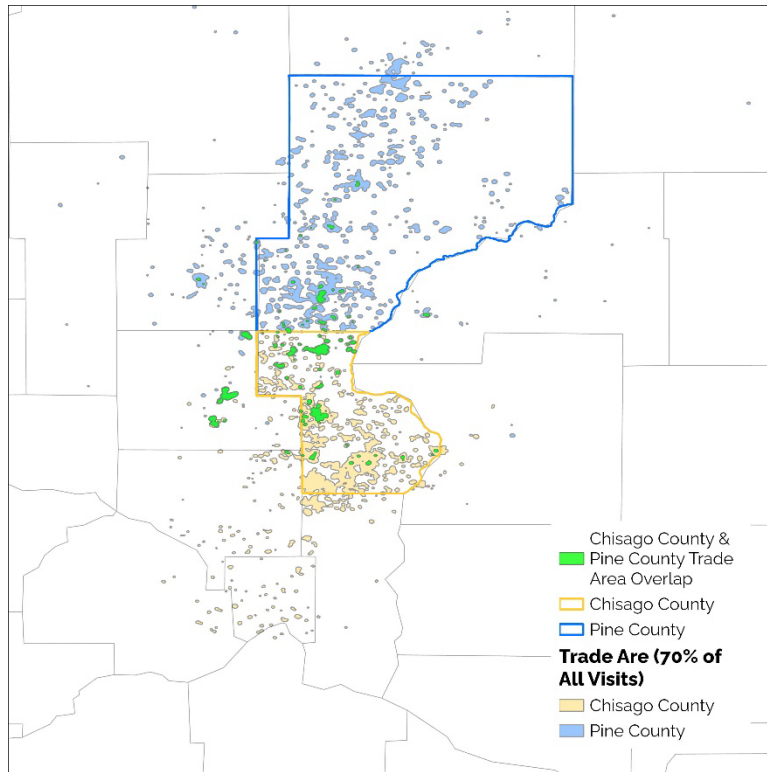


Anoka County's trade area is 97.6% as large as Chisago County's Trade Area.

The overlap between Chisago County's trade area and Anoka County's trade area is 3.4% of the total combined trade area.

6.7% of Anoka County's trade area is within the trade area of Chisago County.

6.5% of Chisago County's trade area is within Anoka County's trade area.

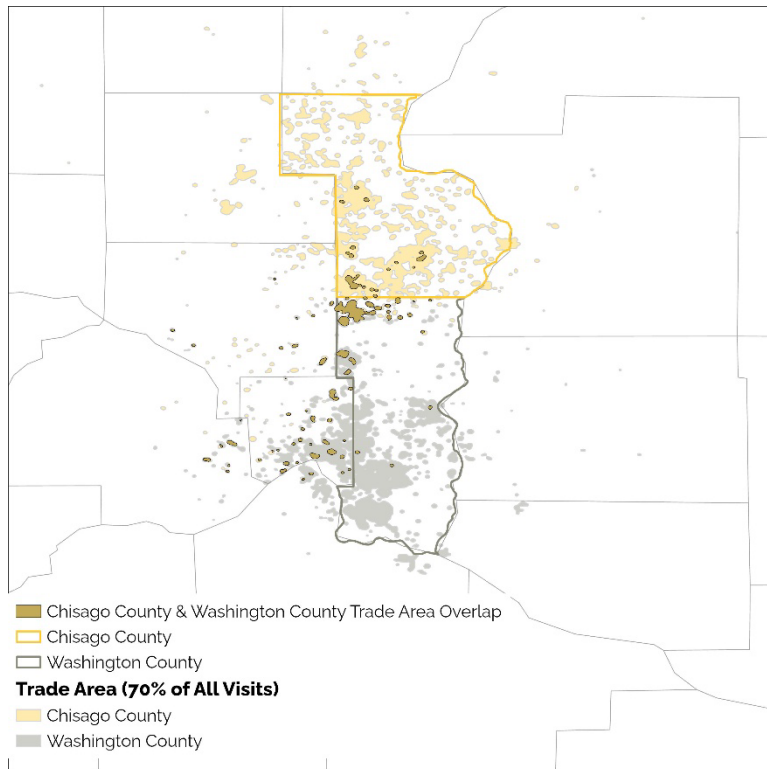


Pine County's trade area is 122.0% as large as Chisago County's trade area.

The overlap between Chisago County's trade area and Pine County's trade area is 7.0% of the total combined trade area.

11.9% of Pine County's trade area is within the trade area of Chisago County.

14.6% of Chisago County's trade area is within Pine County's trade area.

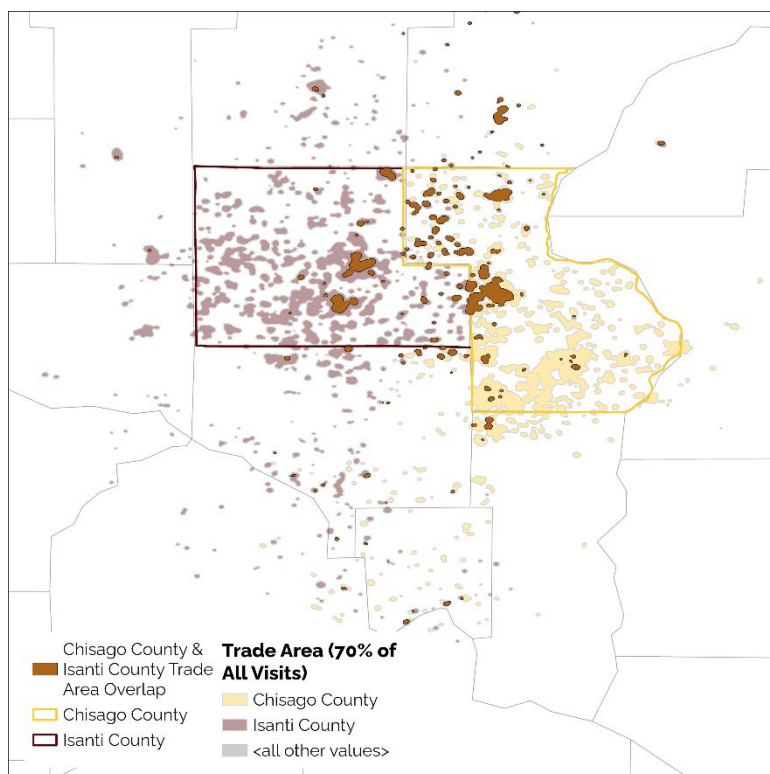


Chisago County's trade area is 105.6% as large as Washington County's trade area.

The overlap between Chisago County's trade area and Washington County's trade area is 5.3% of the total combined trade area.

10.3% of Washington County's trade area is within the trade area of Chisago County.

9.7% of Chisago County's trade area is within Washington County's trade area.



Isanti County's trade area is 117.1% as large as Chisago County's trade area.

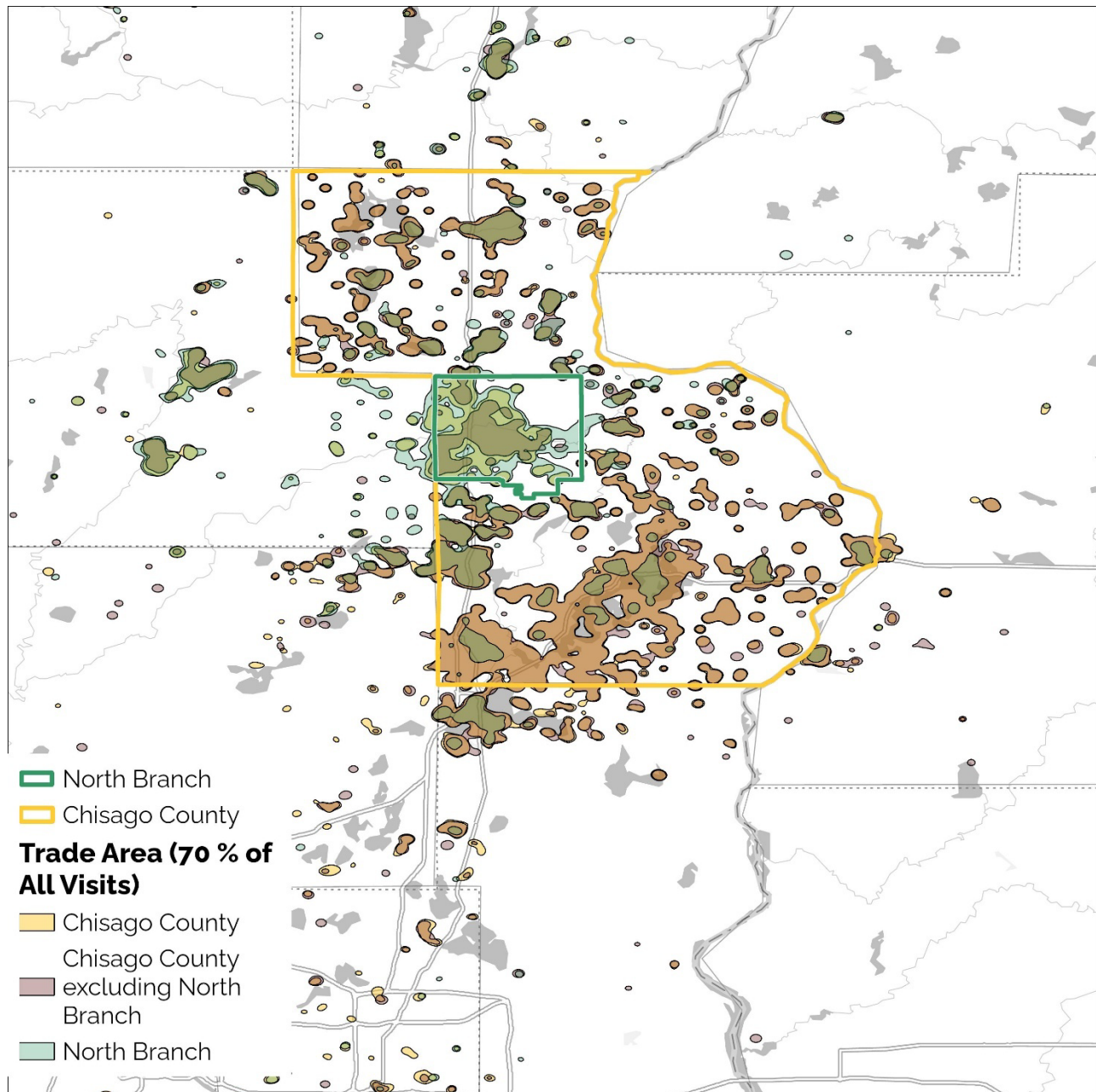
The overlap between Chisago County's trade area and Isanti County's trade area is 10.5% of the total combined trade area.

17.6% of Isanti County's trade area is within the trade area of Chisago County.

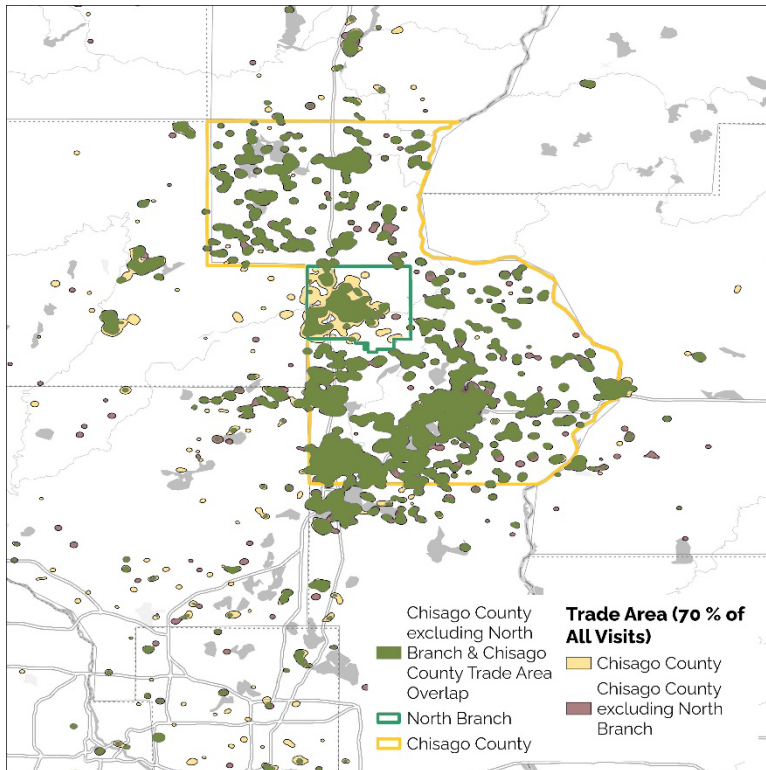
20.7% of Chisago County's trade area is within Isanti County's trade area.

Chisago County Excluding North Branch

Figure 105 overlays the trade areas for North Branch, Chisago County, and CCexNB. This map highlights the overlap, as well as difference, between each of these three regions' trade areas, revealing insights into the relationship between a hub city's pull and the broader county's trade area.



Looking at how each competing county's trade area overlaps with CCexNB's can offer insight into how the consumer base for each community interacts. This, in turn, can help in formulating strategies for collaboration, whether that means filling a gap another community might have in its retail or service industry or identifying other opportunities for regional partnership.

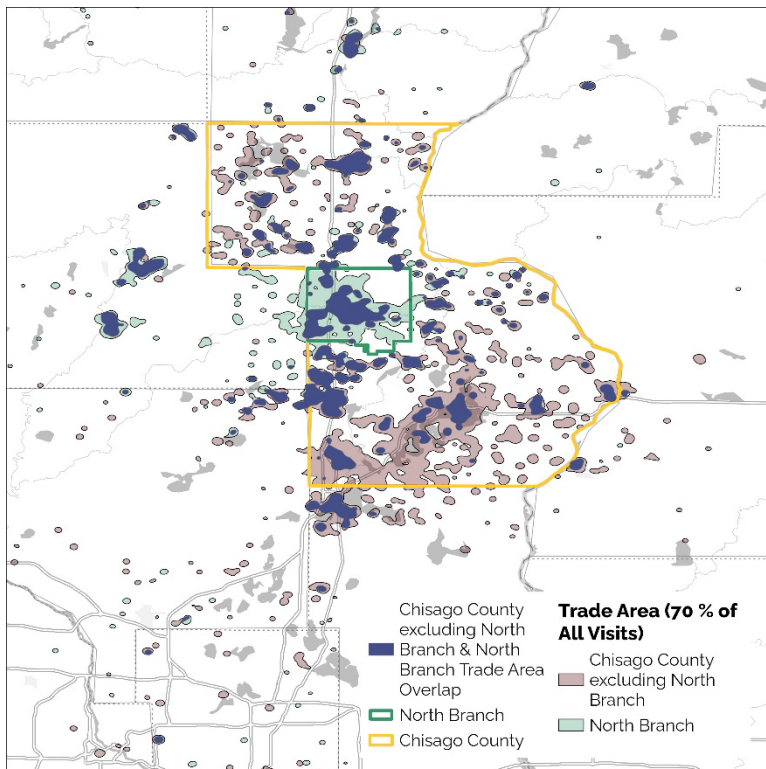


Chisago County's trade area is 110.2% as large as CCexNB's trade area.

The overlap between Chisago County's trade area and CCexNB's trade area is 70.9% of the total combined trade area.

79.1% of Chisago County's trade area is within the trade area of CCexNB.

87.2% of CCexNB's trade area is within Chisago County's trade area.



North Branch's trade area is 58.0% as large as CCexNB's trade area.

The overlap between CCexNB's trade area and North Branch's trade area is 27.7% of the total combined trade area.

59.2% of North Branch's trade area is within the trade area of CCexNB.

34.3% of CCexNB's trade area is within North Branch's trade area.

Community Trade Area Analysis

The following pages provide information on expected and potential retail sales by merchandise category and compares those to actual sales in North Branch, Chisago County, and CCexNB in 2023. This measurement gives insight into retail and sales surpluses and leakages. Surpluses occur when merchandise categories may be performing higher than what would be expected and leakages occur when merchandise categories that may be underperforming.

Expected Sales serve as a performance guideline (par value) for analyzing retail strength at the city level. This benchmark factors in local population and income along with the typical pulling power (retail strength) of similar communities. It measures local sales leakage against nearby competitors, offering insight into the potential spending behavior of local consumers.

Potential Sales is a broader standard for analyzing retail strength across the wider county or region. This simplified estimate only considers local population and income. It determines the maximum capacity for retail development and consumer spending across the entire region.

The Trade Area's Estimated Customer Gain (or Loss) shows the difference between the number of people that would be expected to be customers in North Branch, Chisago County, or CCexNB and the estimated number of customers, based on per capita spending.

Deviations from these norms can be analyzed to first judge whether they should be considered relevant. If the differences appear to be significant (in dollar amounts or percentages), additional consideration is merited. Categories with undesirable performance may be further examined for potential corrective action, though it is important to determine whether the situation is relatively uncontrollable due to external or extenuating circumstances.

It is common for larger cities (like North Branch) to have above-average retail performance while the county overall has a leakage of sales. This occurs because, while the city may serve as a retail and service hub, it may lack the critical mass necessary to capture purchases from all residents, especially those near county borders who choose closer or better-provisioned regional centers for convenience and selection. Factors such as proximity to larger population centers, transportation patterns, management, and marketing can cause sales to deviate substantially from the benchmarks. Conversely, in cases of favorable differences from expectations, positive aspects can be identified and built upon.

It is important to note that variations in a city's relative retail performance may occur for a variety of reasons, some of which are beyond the control of local policy. Proximity to larger population centers, management, marketing, and transportation patterns are just a few factors that can cause the retail sales of a particular city to deviate substantially from expected sales. It is important that decision makers consider these influences when constructing policies, plans, or projects.

Overall Retail Trade Surplus or Leakage

The overall retail trade surplus or leakage summarizes the performance of the entire retail and service sector within the community or region.

A surplus, or a higher sales than expected, indicates that the community or region has successfully attracted more consumer spending than would be expected based on the income and population of its immediate trade area. This is a measure of the community's "pulling power," demonstrating that it acts as a regional retail hub, drawing customers and dollars from surrounding areas. A surplus suggests the local retail base is diverse, competitive, and well-positioned to serve a broad market.

Conversely, an overall leakage suggests that local residents are spending a significant portion of their disposable income outside the community. While some leakage is normal (especially to larger regional centers), a high overall leakage signals that the local retail and service sector may be under-provisioned, lacking certain store types, or struggling with competition on price, selection, or quality.

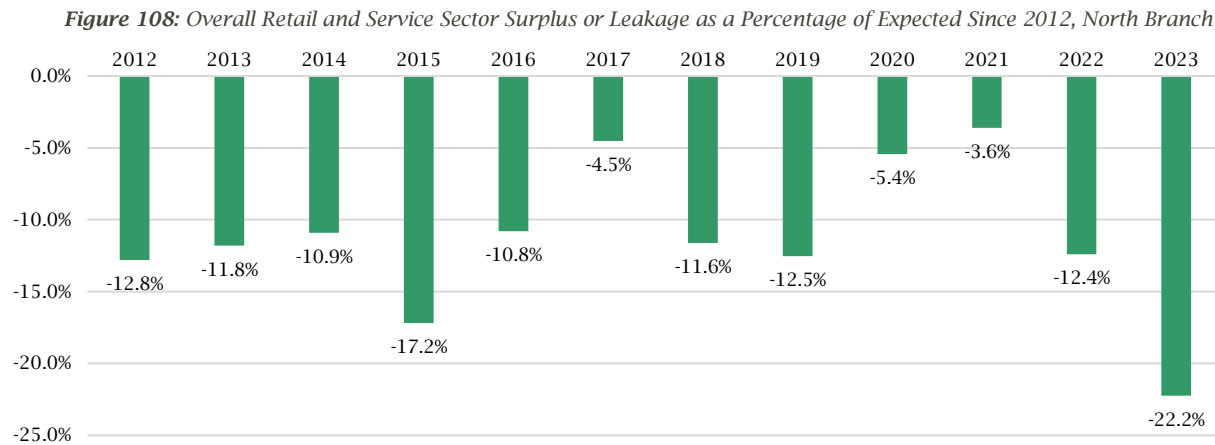
North Branch

In 2023, North Branch experienced retail and service sales 22.2% lower than expected. The gap between actual and expected sales is grew compared to 2022. Since 2012, the community has experienced consistent



leakages. This trend suggests that external factors are influencing the retail and service sector, which could benefit from further investigation into consumer behavior or the impact of nearby communities' retail and service sectors.

Figure 108 provides a visual of those retail and service surpluses since 2012.



To get a deeper understanding of how actual sales compared to expected sales for North Branch, Figure 109 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. Due to the leakage in retail and service sales, North Branch's trade area is estimated to have lost -2,637 customers in 2023.

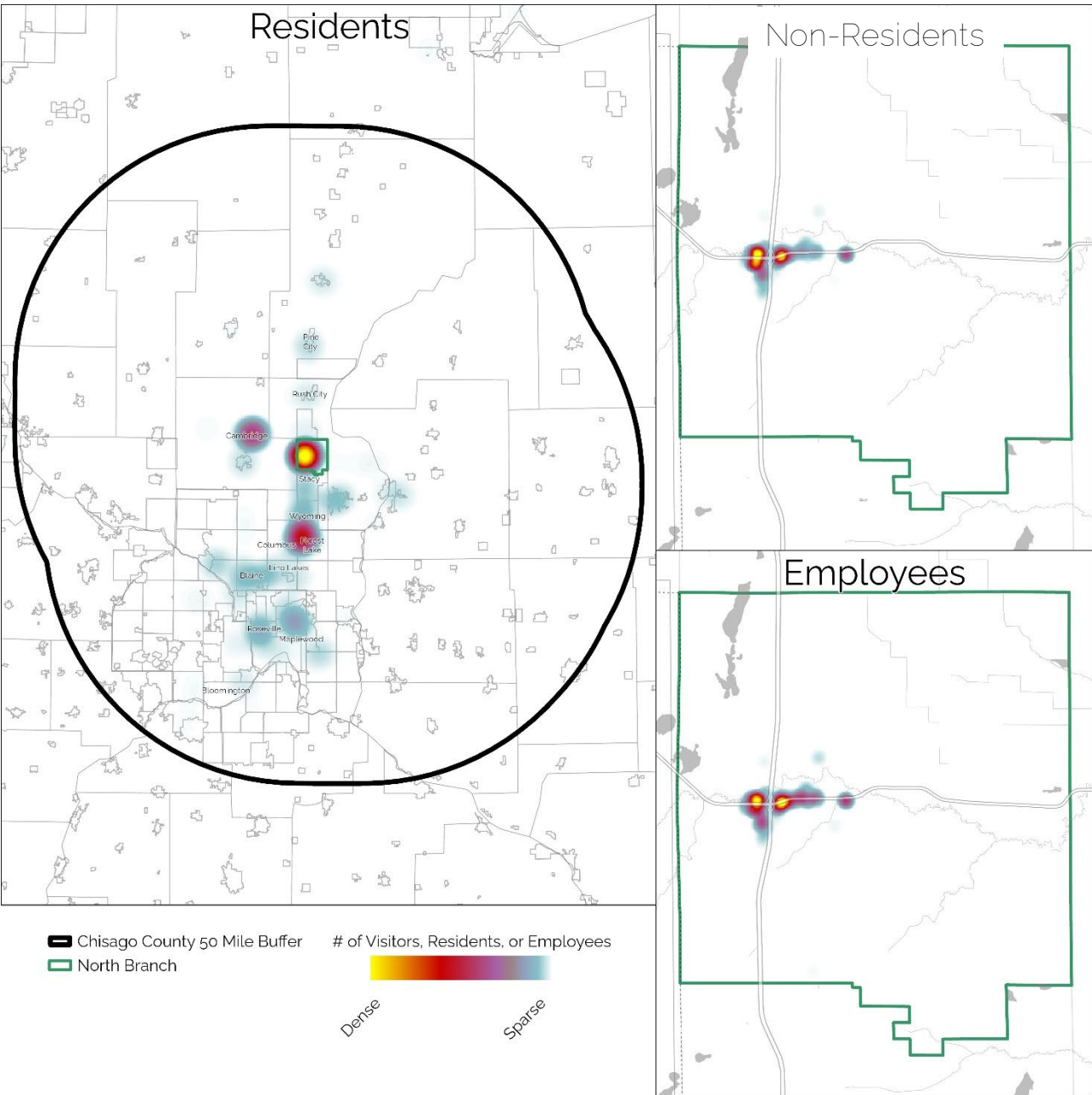
Figure 109: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, North Branch

Fiscal Year	Population Estimate	Index of Income	Expected Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Expected	Trade Area Population Gain or Loss
2012	10,104	0.79	\$80.7	\$70.4	-\$10.3	-12.8%	-1,293
2013	10,184	0.80	\$85.5	\$75.4	-\$10.1	-11.8%	-1,202
2014	10,286	0.81	\$88.2	\$78.6	-\$9.6	-10.9%	-1,122
2015	10,330	0.83	\$97.5	\$80.7	-\$16.8	-17.2%	-1,776
2016	10,469	0.85	\$100.6	\$89.7	-\$10.9	-10.8%	-1,131
2017	10,608	0.85	\$99.4	\$94.9	-\$4.5	-4.5%	-478
2018	10,726	0.85	\$107.6	\$95.1	-\$12.5	-11.6%	-1,247
2019	10,918	0.86	\$108.2	\$94.6	-\$13.6	-12.5%	-1,370
2020	10,787	0.87	\$106.5	\$100.7	-\$5.8	-5.4%	-585
2021	11,115	0.88	\$128.0	\$123.4	-\$4.6	-3.6%	-400
2022	11,756	0.85	\$141.7	\$124.1	-\$17.6	-12.4%	-1,458
2023	11,858	0.86	\$154.6	\$120.2	-\$34.4	-22.2%	-2,637

To get a spatial sense of where North Branch may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees do visits North Branch for retail and service shopping, where they go, or map retail surpluses.

Figure 110 maps retail leakage by highlighting where North Branch residents go for retail goods and services as well as where non-residents and employees frequent for retail goods and services while they are within North Branch. Figure 4 shows the density of these retail visits across the region.

Figure 110: Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, North Branch, 2023



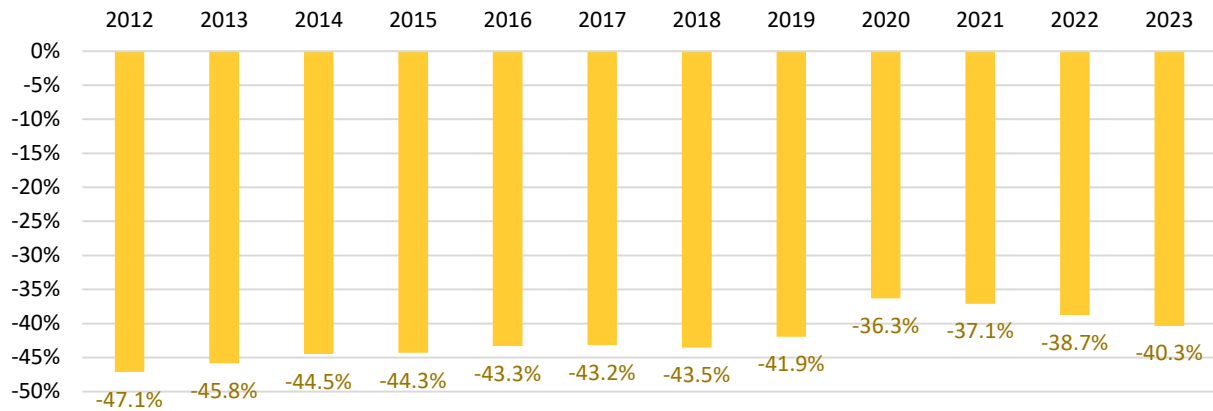
Chisago County

Chisago County has consistently experienced a significant leakage in total retail and service sales, a persistent trend that has been observed since 2012. In 2023, the community's Actual Sales were 40.3% lower than predicted sales. While this figure represents a slight increase (less severe leakage) from the 2022 level, the sustained performance below what was predicted signifies the county's strong dependence on external regional retail centers for consumer goods and services. This high degree of leakage may occur because even though North Branch maintains a strong surplus and acts as a regional hub, it may not possess the critical mass of diverse retail and services necessary to capture purchases from all residents. Furthermore, if a county resident lives near county boundaries, they may rationally choose closer or better-provisioned retail

centers in adjacent counties for convenience and selection, a factor that contributes significantly to the overall county-level leakage figure.

Figure 111 provides a visual of those retail and service surpluses since 2012.

Figure 111: Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, Chisago County



To get a deeper understanding of how actual sales compared to expected sales for Chisago County, Figure 112 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. Due to the leakage in retail and service sales, Chisago County's trade area is estimated to have lost an estimated 23,605 customers in 2023. This net loss means that the county's retail and service sector is unable to retain local shoppers. Even with the strong performance of North Branch, the county may still lack the critical mass of selection and variety to stop shoppers from driving to larger, adjacent regional hubs.

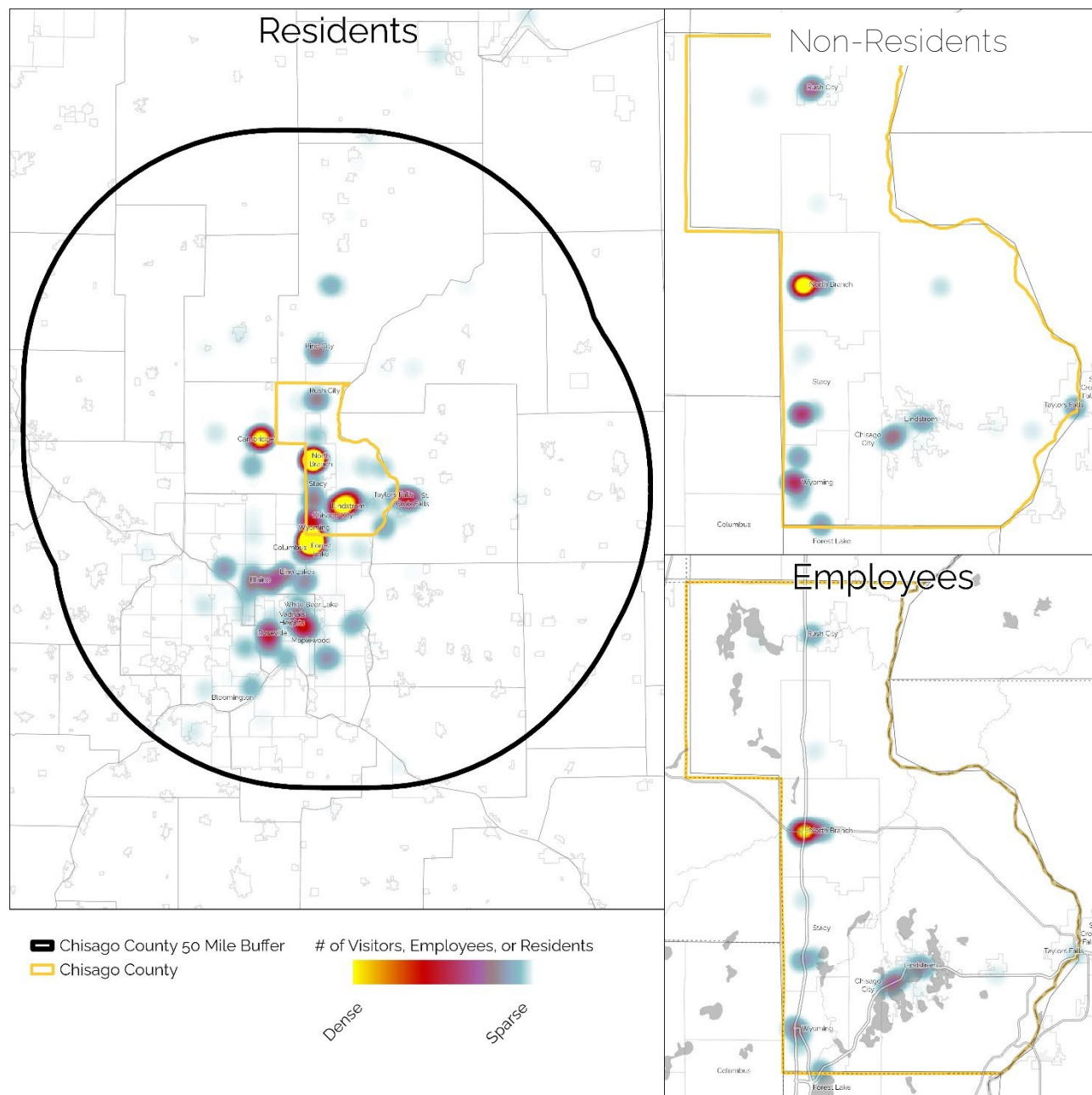
Figure 112: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, Chisago County

Fiscal Year	Population Estimate	Index of Income	Potential Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Potential	Trade Area Population Gain or Loss
2012	53,576	0.79	\$348.4	\$184.3	-\$164.1	-47.1%	-25,234
2013	53,743	0.80	\$370.0	\$200.4	-\$169.6	-45.8%	-24,634
2014	54,134	0.81	\$383.3	\$212.8	-\$170.5	-44.5%	-24,082
2015	54,332	0.83	\$407.2	\$226.8	-\$180.4	-44.3%	-24,069
2016	54,766	0.85	\$420.8	\$238.6	-\$182.2	-43.3%	-23,716
2017	55,321	0.85	\$437.6	\$248.7	-\$188.9	-43.2%	-23,885
2018	55,955	0.85	\$453.4	\$256.0	-\$197.4	-43.5%	-24,363
2019	56,613	0.86	\$466.8	\$271.0	-\$195.8	-41.9%	-23,745
2020	56,621	0.87	\$459.0	\$292.3	-\$166.8	-36.3%	-20,569
2021	57,291	0.88	\$544.4	\$342.5	-\$201.9	-37.1%	-21,247
2022	59,055	0.85	\$577.6	\$353.9	-\$223.7	-38.7%	-22,870
2023	58,536	0.86	\$597.3	\$356.4	-\$240.9	-40.3%	-23,605

To get a spatial sense of where Chisago County may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees do visits North Branch for retail and service shopping, where they go, or map retail surpluses.

Figure 113 maps retail leakage by highlighting where Chisago County residents go for retail goods and services as well as identify where non-residents and employees frequent for retail goods and services while they are within Chisago County.

Figure 113: Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, Chisago County, 2023

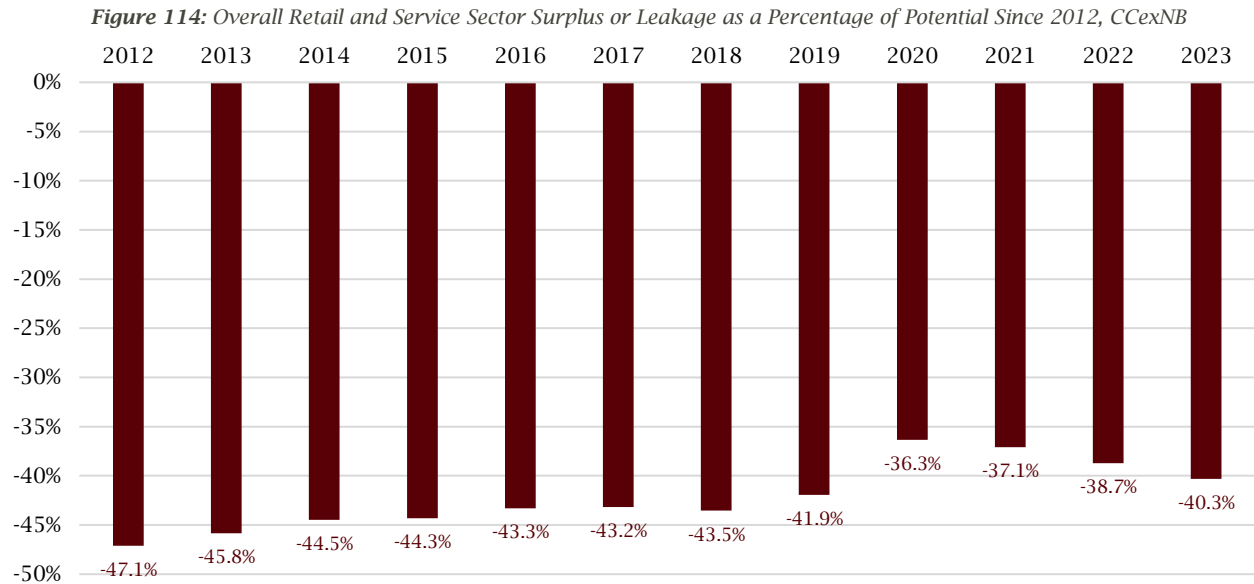


Chisago County Excluding North Branch

The area of CCexNB, which accounts for the vast majority of the county's total leakage, has consistently experienced a significant leakage in total retail and service sales, a persistent trend that has been observed since 2012. In 2023, the area's effective Actual Sales were 40% lower than potential sales. This high degree of leakage occurs because even though North Branch maintains a strong surplus and acts as a regional hub, the county as a whole, including the area outside North Branch, lacks the critical mass of diverse retail and services necessary to capture purchases from all residents. Furthermore, as discussed above, if a resident

lives near the county border they may be compelled to shop outside the county, a factor that contributes significantly to the overall county-level leakage figure.

Figure 114 provides a visual of those retail and service surpluses since 2012.



To get a deeper understanding of how actual sales compared to expected sales for CCexNB, Figure 115 provides an in depth look into how actual sales compared to expected sales from 2012 to 2023. The area of CCexNB is estimated to have suffered a net loss of approximately 23,528 customers in 2023.

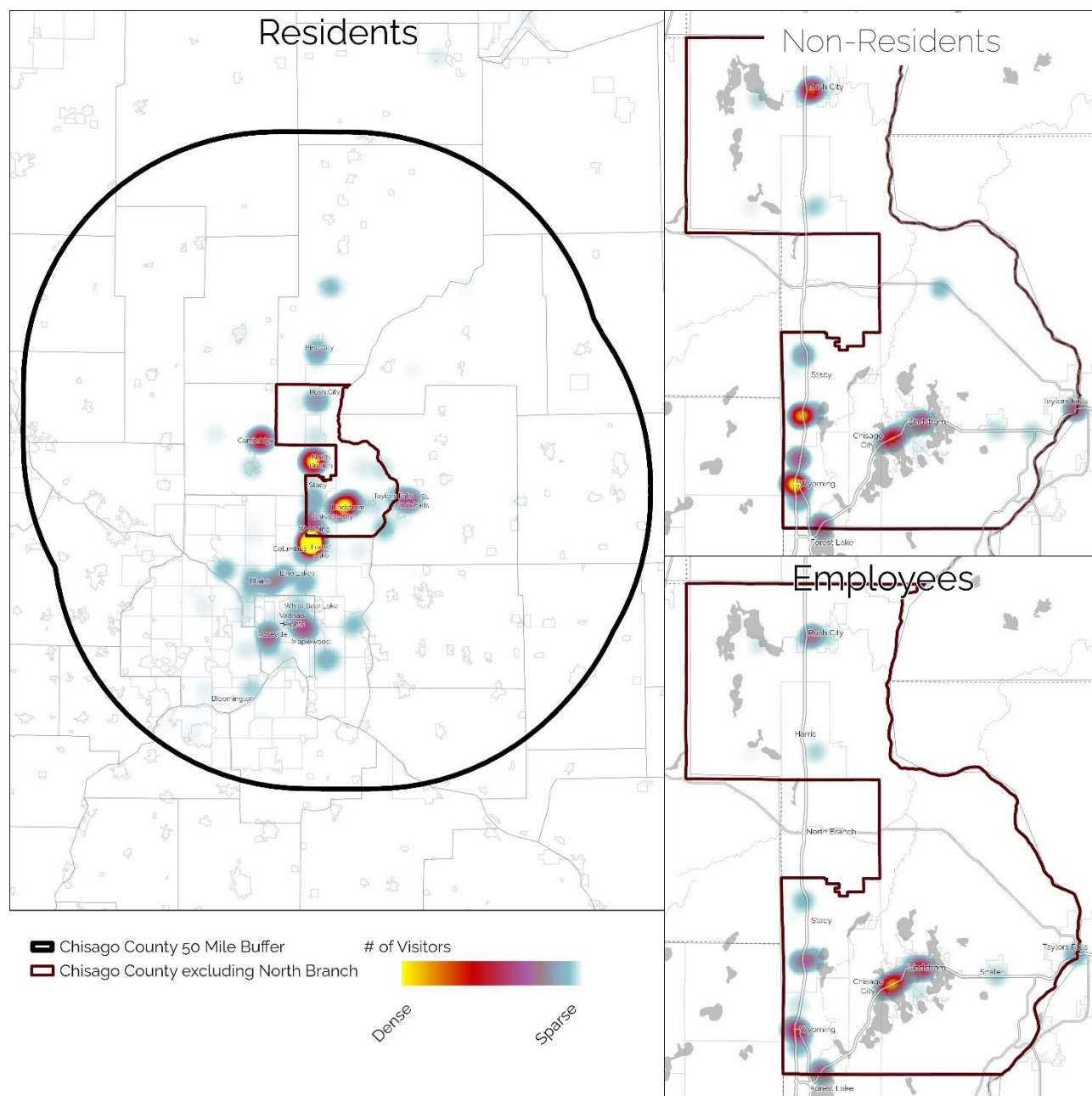
Figure 115: Summary of Overall Retail and Service Sector Surplus or Leakage as a Percentage of Potential Since 2012, CCexNB

Fiscal Year	Population Estimate	Index of Income	Potential Sales (in millions)	Actual Sales (in millions)	Surplus or Leakage (in millions)	Surplus or Leakage as % of Potential	Trade Area Population Gain or Loss
2012	43,472	0.79	\$282.7	\$113.9	-\$168.8	-59.7%	-25,956
2013	43,559	0.80	\$299.9	\$125.0	-\$174.9	-58.3%	-25,408
2014	43,848	0.81	\$310.4	\$134.2	-\$176.3	-56.8%	-24,896
2015	44,002	0.83	\$329.8	\$146.1	-\$183.7	-55.7%	-24,506
2016	44,297	0.85	\$340.4	\$148.8	-\$191.5	-56.3%	-24,924
2017	44,713	0.85	\$353.7	\$153.7	-\$200.0	-56.5%	-25,278
2018	45,229	0.85	\$366.5	\$160.9	-\$205.6	-56.1%	-25,375
2019	45,695	0.86	\$376.8	\$176.4	-\$200.4	-53.2%	-24,303
2020	45,834	0.87	\$371.6	\$191.6	-\$180.0	-48.4%	-22,206
2021	46,176	0.88	\$438.8	\$219.1	-\$219.6	-50.1%	-23,113
2022	47,299	0.85	\$462.6	\$229.8	-\$232.8	-50.3%	-23,801
2023	46,678	0.86	\$476.3	\$236.2	-\$240.1	-50.4%	-23,528

To get a spatial sense of where CCexNB may be losing its local customer base or who it may be drawing in to shop, it can be helpful to look at where residents, non-residents, and employees, actually shop. Using mobile data, it is possible to map where residents are going to do their retail and service shopping, or map retail leakage, as well as understand when non-residents and employees who visits retail and service establishments in CCexNB, where they go, or map retail surpluses.

Figure 116 maps retail leakage by highlighting where CCexNB residents go for retail goods and services as well as identify where non-residents and employees frequent for retail goods and services while they are within CCexNB. Figure 4 shows the density of these retail visits across the region.

Figure 116: Heat Map of Favorite Retail and Service Establishments of Residents, Non-Residents, and Employees, CCexNB, 2023



Retail and Service Surpluses and Leakages by Merchandise Category

In addition to looking at the overall retail and service sector leakage and surplus, analyzing the performance of each merchandise category by comparing actual to expected or potential sales provides granular insight into the community's retail strengths and reveals the specific areas where the community is losing resident shoppers to outside regions.

North Branch

Figure 117: Overview of Trade Area Analysis by Merchandise Category in North Branch in 2023

Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
Vehicles & Parts	\$14.10	\$11.92	-\$2.18	-15.5%	-1,836	8	9.9%
Building Materials	\$49.31	\$32.67	-\$16.63	-33.7%	-4,000	4	27.2%
Food & Beverages	\$12.81	\$10.94	-\$1.87	-14.6%	-1,730	8	9.1%
Furniture, Electronics, & Appliances	\$7.51	\$15.26	+\$7.76	+103.4%	12,259	5	12.7%
General Merchandise	\$41.91	\$2.07	-\$39.84	-95.1%	-11,272	5	1.7%
Health & Personal	\$1.98	\$1.75	-\$0.22	-11.3%	-1,343	4	1.5%
Gas & Convenience	\$6.43	\$9.84	+\$3.41	+53.0%	6,280	7	8.2%
Clothing & Accessories	\$1.30	\$0.06	-\$1.24	-95.3%	-11,300	6	0.1%
Leisure Goods & Misc. Stores	\$5.78	\$3.55	-\$2.23	-38.5%	-4,568	25	3.0%
Amusement	\$1.82	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Lodging	\$5.91	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$26.89	\$26.16	-\$0.73	-2.7%	-321	25	21.8%
Repair Services	\$4.65	\$3.00	-\$1.65	-35.4%	-4,202	17	2.5%
Personal Services	\$0.69	\$0.72	+\$0.03	+4.3%	512	15	0.6%
Total Taxable Retail & Services*	\$154.59	\$120.22	-\$34.38	-22.2%	-2637	184	100.0%

Chisago County

Figure 118: Overview of Trade Area Analysis by Merchandise Category in Chisago County in 2023

Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
Vehicles & Parts	\$33.28	\$43.47	+\$10.19	+30.6%	17,919	32	12.2%
Building Materials	\$71.86	\$38.87	-\$32.99	-45.9%	-26,873	14	10.9%
Food & Beverages	\$39.85	\$32.87	-\$6.98	-17.5%	-10,249	36	9.2%
Furniture, Electronics, & Appliances	\$29.79	\$19.09	-\$10.70	-35.9%	-21,027	22	5.4%
General Merchandise	\$68.38	\$8.67	-\$59.70	-87.3%	-51,112	14	2.4%
Health & Personal	\$6.72	\$2.81	-\$3.91	-58.2%	-34,058	13	0.8%
Gas & Convenience	\$16.92	\$35.90	+\$18.98	+112.1%	65,648	28	10.1%
Clothing & Accessories	\$8.37	\$0.35	-\$8.02	-95.8%	-56,059	17	0.1%
Leisure Goods & Misc. Stores	\$28.74	\$17.45	-\$11.29	-39.3%	-22,993	135	4.9%
Amusement	\$19.97	\$15.35	-\$4.62	-23.1%	-13,543	19	4.3%
Lodging	\$21.28	\$3.66	-\$17.63	-82.8%	-48,483	17	1.0%
Eating & Drinking	\$102.88	\$72.19	-\$30.69	-29.8%	-17,462	102	20.3%
Repair Services	\$19.11	\$21.91	+\$2.79	+14.6%	8,554	107	6.1%
Personal Services	\$8.78	\$2.14	-\$6.64	-75.6%	-44,251	68	0.6%
Total Taxable Retail & Services*	\$597.29	\$356.43	-\$240.86	-40.3%	(23,605)	1012	100.0%

Chisago County Excluding North Branch

Figure 119: Overview of Trade Area Analysis by Merchandise Category in CCexNB in 2023

Merchandise Category	Expected Sales (\$millions)	Actual Sales (\$millions)	Variance Between Actual & Expected In Dollars (millions)	Actual As % of Expected	Trade Area Pop. Gain or Loss	Number of Firms	Percent of Total Sales
Vehicles & Parts	\$33.28	\$31.56	-\$1.73	-5.2%	-2,426	24	13.4%
Building Materials	\$71.86	\$6.19	-\$65.66	-91.4%	-42,654	10	2.6%
Food & Beverages	\$39.85	\$21.93	-\$17.92	-45.0%	-20,991	28	9.3%
Furniture, Electronics, & Appliances	\$29.79	\$3.83	-\$25.97	-87.2%	-40,681	17	1.6%
General Merchandise	\$68.38	\$6.60	-\$61.78	-90.3%	-42,172	9	2.8%
Health & Personal	\$6.72	\$1.05	-\$5.66	-84.3%	-39,352	9	0.4%
Gas & Convenience	\$16.92	\$26.05	+\$9.13	+54.0%	25,198	21	11.0%
Clothing & Accessories	\$8.37	\$0.29	-\$8.08	-96.5%	-45,044	11	0.1%
Leisure Goods & Misc. Stores	\$28.74	\$13.90	-\$14.84	-51.6%	-24,107	110	5.9%
Amusement	\$19.97	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Lodging	\$21.28	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Eating & Drinking	\$102.88	\$46.03	-\$56.85	-55.3%	-25,793	77	19.5%
Repair Services	\$19.11	\$18.91	-\$0.21	-1.1%	-506	90	8.0%
Personal Services	\$8.78	\$1.42	-\$7.36	-83.8%	-39,136	53	0.6%
Total Taxable Retail & Services*	\$597.29	\$236.21	-\$361.07	-60.5%	-28218	828	100.0%

Figure 120: Variance Between Actual Retail and Services Sector Sales in Dollar Millions by Merchandise Category in North Branch, Chisago County, and CCexNB in 2023

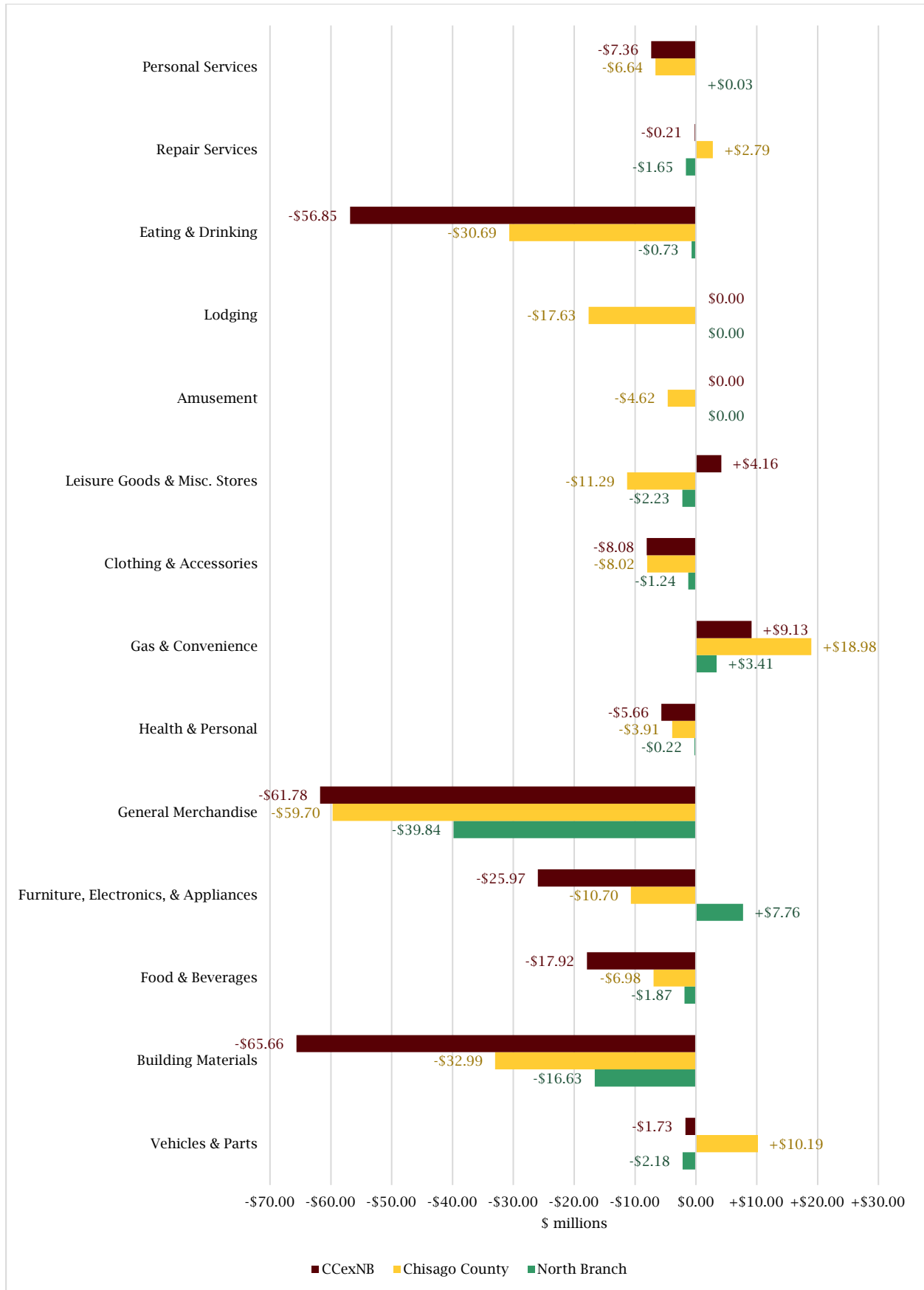
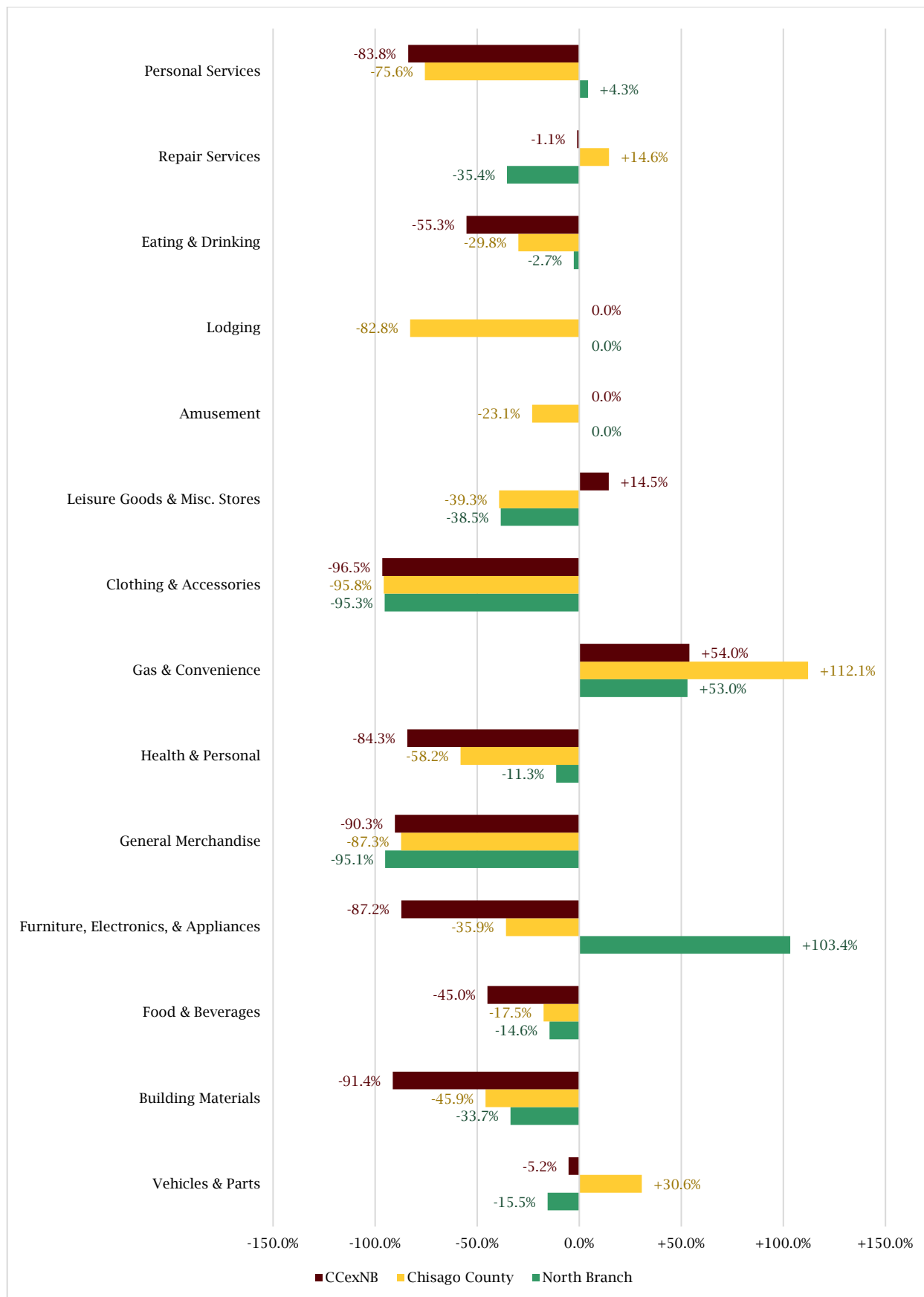


Figure 121: Actual Retail and Services Sector Sales as a Percentage of Expected Sales by Merchandise Category in North Branch, Chisago County, and CCexNB in 2023



Minnesota Per Capita Retail Sales and Threshold Levels for Selected Goods and Services, 2023

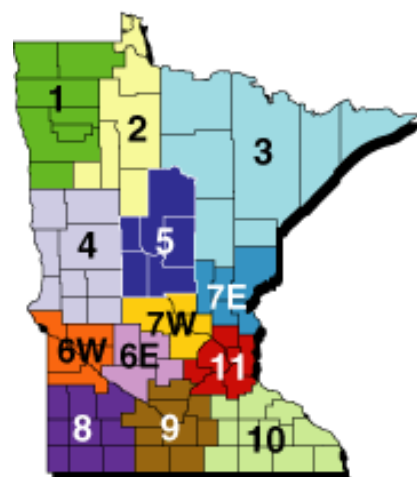
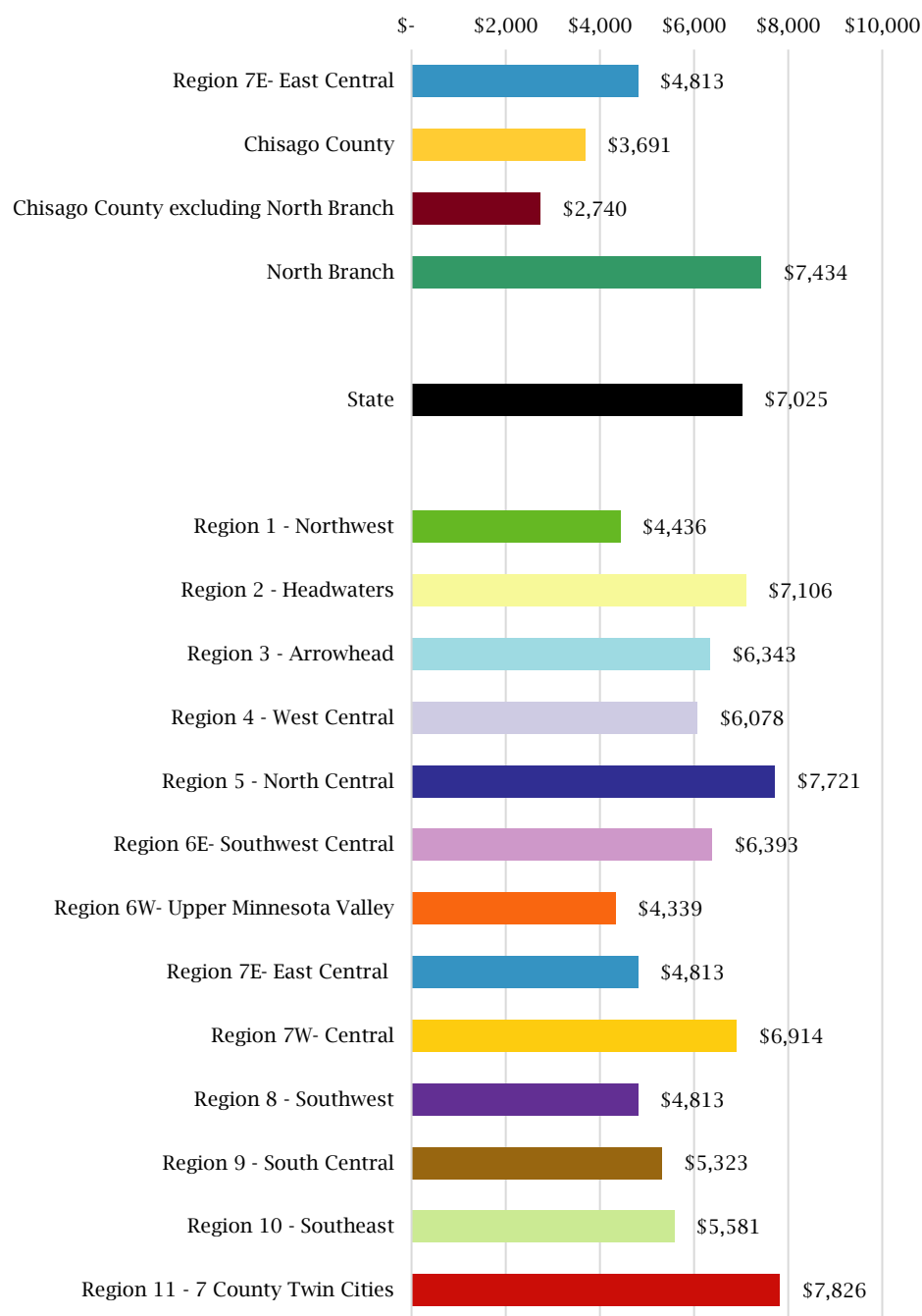
Threshold level refers to the number of people per business, which can be used as a general guide for determining the critical mass necessary to support a business. These are broad averages for the state as a whole and do not reflect differences in income, tourism, agglomeration, establishment, etc. Further, business counts are based on the number of sales tax returns filed and are converted to full-time equivalents. Multiplying people per business by sales per capita yields average sales per firm. In addition to state averages, averages for the non-Metropolitan regions were calculated by excluding the seven-county Minneapolis-St. Paul Metropolitan region.

Business Activity / Store Type		People Per Business		Sales Per Capita		
NAICS		State	Non-Metro	State	Non-Metro	North Branch
RETAIL TRADE						
441	Vehicles, Parts	2,313.68	1,654.64	\$662.39	\$710.45	\$1,005.15
444	Building Materials	3,249.52	2,155.46	\$1,429.97	\$1,758.54	\$2,755.41
445	Food and Beverage Stores	1,449.01	1,257.53	\$792.94	\$729.63	\$922.75
449	Furniture, Electronics, and Appliances	2,313.68	2,281.35	\$592.92	\$344.13	\$1,287.23
454	Non Store Retailers	1,573.63	1,432.18	\$977.45	\$63.25	\$6.04
455	General Merchandise	3,816.04	2,949.58	\$1,360.73	\$1,297.85	\$174.71
456	Health and Personal Stores	3,142.14	3,667.04	\$133.66	\$84.94	\$147.96
457	Gas/Convenience Stores	2,603.40	1,772.99	\$336.72	\$486.60	\$829.99
458	Clothing and Accessory Stores	1,924.48	2,192.12	\$166.63	\$94.83	\$5.17
459	Leisure Goods and Miscellaneous Merchandise	498.19	422.75	\$572.00	\$453.93	\$299.72
454	Non-store Retail	1,573.63	1,432.18	\$977.45	\$63.25	\$6.04
	Retail Total			\$8,002.85	\$6,087.38	\$7,440.14
INFORMATION						
512	Movie & Recording Industry	14,251.56	34,836.91	\$29.92	\$15.24	
513	Publishing Industry	14,251.56	25,524.07	\$4.61	\$2.24	
516	Broadcasting and Content Providers	131,826.95	644,482.75	\$33.86	\$0.42	
517	Telecommunications	12,582.18	15,436.71	\$134.71	\$107.12	
518	Data Processing	26,853.64	128,896.55	\$12.35	\$0.48	
519	Web Search Portals and Other Services	10,682.11	13,497.02	\$54.62	\$33.89	
FINANCE AND INSURANCE						
522	Credit Intermediation	11,741.67	9,306.61	\$25.08	\$9.55	
523	Securities, Commodities	24,168.28	53,706.90	\$1.24	\$0.02	
524	Insurance Carriers	17,160.91	34,836.91	\$1.35	\$0.70	
525	Funds, Trusts	966,731.00		\$0.00	\$0.00	
REAL ESTATE AND RENTAL AND LEASING						
531	Real Estate	2,251.70	2,567.66	\$42.33	\$40.99	
532	Rental, Leasing Services	4,053.38	3,667.04	\$188.22	\$84.82	
533	Lessors Nonfinancial Assets	725,048.25		\$0.11	\$0.00	
PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES						
541	Prof, Scientific, Technical Services	602.39	839.72	\$214.90	\$108.66	
551	Mgmt. Of Companies	39,191.80	112,083.96	\$14.79	\$11.26	
ADMINISTRATIVE & SUPPORT; WASTE MGMT & REMEDIATION SVCS						
561	Admin, Support Services	582.66	558.84	\$394.17	\$236.77	
562	Waste Mgmt., Remediation	14,647.44	11,159.87	\$18.37	\$10.96	
EDUCATIONAL SVCS; HEALTH & SOCIAL ASSISTANCE						
611	Educational Services	4,274.42	4,957.56	\$18.30	\$15.00	
621	Health - Ambulatory Care	1,027.53	1,229.34	\$24.88	\$24.53	
622	Health - Hospitals	123,412.47	184,137.93	\$9.83	\$2.56	
623	Health - Nursing, Residential Care	12,237.10	12,046.41	\$2.42	\$2.23	
624	Health - Social Assistance	14,464.80	19,095.79	\$2.77	\$2.54	
ARTS, ENTERTIANMENT & RECREATION						
711	Performing Art, Spectator Sports	1,680.78	1,881.70	\$110.34	\$19.93	
712	Museums, Historical Sites	56,866.53	54,849.60	\$6.34	\$0.90	
713	Amusement, Gambling Recr	2,471.40	2,012.44	\$397.46	\$184.27	
ACCOMMODATION & FOOD SERVICES						
721	Accommodation	2,584.84	1,466.40	\$423.57	\$422.83	
722	Food Services, Drinking Places	477.16	466.34	\$2,047.34	\$1,544.52	
OTHER SERVICES						
811	Repair, Maintenance	763.91	518.49	\$380.38	\$436.01	
812	Personal, Laundry Service	660.79	598.54	\$174.68	\$70.60	
813	Religious, Civic, Professional Orgs	3,171.34	2,125.25	\$35.74	\$47.21	
814	Private Households	170,599.59		\$0.32	\$0.00	
921	Exec., Legisla., Other Govt	9,148.87	5,315.32	\$55.97	\$69.51	
TOTAL RETAIL AND SERVICES				\$12,863.80	\$9,593.14	

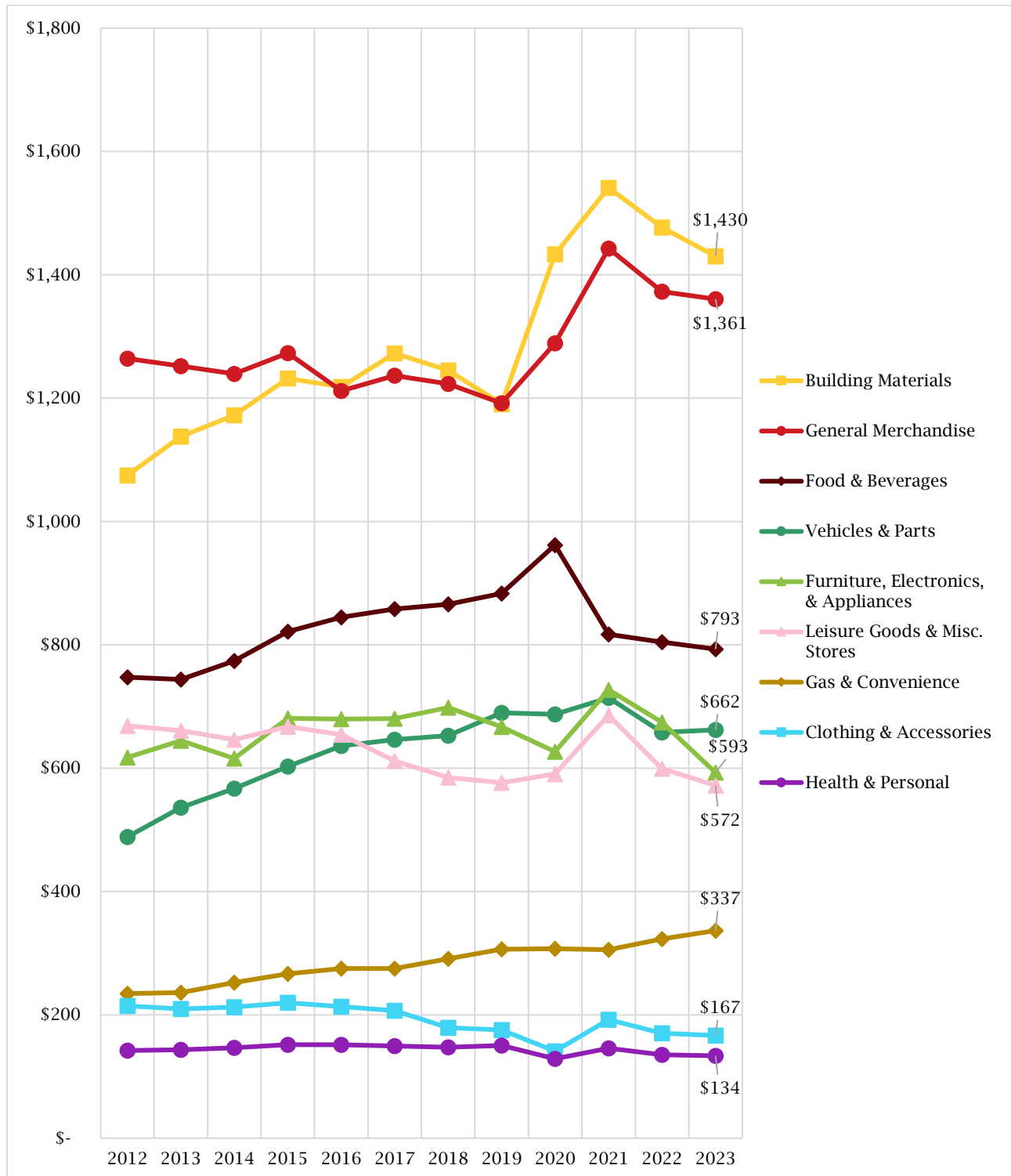
Compare the Community to the Region

Per Capita Sales for Retail Only

Earlier in this report, we compared communities using a combination of retail sector and service sectors. The information on this page only includes businesses in the retail trade and does not include the service sector. The retail trade sector includes the following: building materials, motor vehicles and parts, clothing, food stores, electronics, convenience stores, leisure goods, health store, furniture, general merchandise, non-store retail, and miscellaneous stores.



Minnesota Taxable Sales Per Capita Retail Spending, 2012 to 2023



Appendix A: Data Sources and Definitions

The University of Minnesota Extension has developed this Retail Trade Analysis program to assist in the economic development of Minnesota towns and cities. The retail sector of each jurisdiction can be evaluated by comparing its trends to those of other similar jurisdictions. Business people and economic development officials can use measures such as pull factors and leakages to determine the need and feasibility of new retail businesses.

Data Sources

Most of the data in the analysis are based on annual reports of Minnesota retail and use tax, published by the Minnesota Department of Revenue. This analysis uses the available reports from 2012 through 2023. See <https://www.revenue.state.mn.us/sales-and-use-tax-statistics-and-annual-reports>.

Sales and use tax permit holders file returns and remit taxes on a monthly, quarterly or annual basis. Large businesses such as discount department stores whose tax is more than \$500 per month are required to file on a monthly basis, while medium-sized businesses whose sales tax collections are less than \$500 per month, are required to file on a quarterly basis and small businesses with sales tax collections less than \$100 per month would most likely file on an annual basis.

The income data in this report are obtained from reports by Bureau of Economic Analysis (BEA). (See <https://www.bea.gov/data/income-saving/personal-income-county-metro-and-other-areas>)

Population data are derived from the state demographic center. (See <http://mn.gov/admin/demography/data-by-topic/population-data/our-estimates/index.jsp>)

Mobile data was provided by Placer.ai and is available from 2019 through November 20th, 2025. For a list of definitions for terms related to mobile data see Appendix B.

Definition of Terms

Gross Sales

Gross sales include taxable sales and exempt sales for businesses holding sales and use tax permits. This is the most inclusive indicator of business activity for the reporting jurisdictions but it can be misleading when used in comparisons. At times commodity items (like gasoline) that are not taxable can have large price variations, creating huge swings in gross sales.

Taxable Sales

Taxable sales are the amount of sales subject to sales tax. Taxable sales exclude exempt items, items sold for resale, items sold for exempt purposes and items sold to exempt organizations. For more information on what is taxed in Minnesota, see "Minnesota Sales and Use Tax Business Guide" available on the web at <https://www.revenue.state.mn.us/sites/default/files/2025-02/2024-tax-handbook-online-post-publication-corrected.pdf>

Current and Constant Dollar Sales

Current dollar (or "nominal dollar") sales are sales as reported by the state. No adjustment has been made for price inflation. In general this measure of sales is not satisfactory for comparisons over long periods of time since it does not account for changes in population, inflation, or the state's economy. Constant dollar (or "real dollar") sales reflect changes in price inflation by adjusting current dollar sales with the Consumer Price Index (CPI). Constant dollar sales indicate the real sales level with respect to a base year. This is a more realistic method of evaluating sales over time than current dollar comparisons, but still does not take into consideration changes in population or changes in the state's economy.

Number of Businesses

The number of sales and use tax permit holders who filed one or more tax returns for the year are reported as the number of businesses.

Reporting Period

The reporting periods in this report are calendar years. For example, the sales reported for the year 2000 are for the period, January 1, 2000 to December 31, 2000.

Per Capita Sales

Per capita (or “per person”) sales are calculated by dividing current dollar sales by the population estimate. In areas where population is subject to substantial change, this is a more satisfactory measure of sales activity than sales alone. However, it still does not reflect changes in the state economy.

Pull Factor

The pull factor was developed by Dr. Ken Stone, an economist from Iowa State University Extension Service, to provide a precise measure of sales activity in a locality. It is derived by dividing the per capita current dollar sales of a city or county by the per capita sales for the state. For example, if a city's per capita sales are \$20,000 per year and the state per capita sales are \$10,000 per year, the pull factor is 2.0 ($\$20,000 \div \$10,000$). The interpretation is that the city is selling to 200 percent of the city population. Worth noting that local consumption patterns or local average prices may skew pull factors. As example, a city may not have enough people willing to buy \$50 steak dinners to support restaurants that typically carry expensive selections.

Pull factors are good measures of sales activity because they reflect changes in population, inflation, and the state economy. Pull factors are available through the University of Minnesota Extension for total taxable sales for all cities with reported sales (generally, cities with a population of 5,000 or more) since 1990. The pull factors listed in this report are not adjusted for differing income levels in different communities; they are simply the ratio of local per person sales to the state average. Income levels are accounted for in the expected sales and potential sales formulas, described below.

Typical Pull Factor

The typical pull factor is a pull factor that represents the “norm” for cities within a population group. It is an average for cities within a population group excluding some of the outliers in the group.

Personal Income

Personal income is defined as the income received by, or on behalf of, all the residents of the county (state) from all sources. Personal income is the estimated sum of wage and salary earnings, supplements to wages and salaries (e.g., contributions to retirement funds, health plans, life insurance policies), proprietors' income, rental income, personal dividend income, personal interest income, and personal current transfer receipts to persons (e.g. receipts of Social Security, disability, worker's compensation, Medicare/Medicaid, food stamps, etc.) less contributions for government social insurance (e.g. Social Security, Medicare).

Index of Income

This index provides a measure of income, relative to the state, which is calculated by dividing local per capita income by state per capita income. The base is 1.00. For example, an index of income of 1.20 indicates that per capita income in the area is 20 percent above the state average.

Expected Sales

Expected sales are a retail performance benchmark. It is an estimate of the sales level a city would



achieve if it were performing on par with Minnesota cities of a similar size. In addition to population and income variables, expected sales incorporate the typical strength of comparable communities via the typical pull factor. Expected sales are the product of city population, state per capita sales, the index of income and the typical pull factor. For example, if a city has a population of 5,000, the state per capita sales are \$9,000, the typical pull factor is 1.30, and the index of income is 1.03, expected sales are approximately \$60 million per year ($5,000 \times \$9,000 \times 1.30 \times 1.03$). This provides a means of comparing what is expected for a city of a certain size to what is actually happening.

Potential Sales

Potential sales are an estimate of the amount of money that is spent on retail goods and services by residents of a county. It is the product of county population, state per capita sales and the index of income. The potential sales concept for counties is similar to the expected sales calculations for cities. However, potential sales do not utilize a measure of average pulling power (like the typical pull factor that is used in the expected sales equation). Since a county is a relatively large region within which retail business takes place, counties are compared without adjustments for trade area size.

Variance between Actual and Expected Sales (Surplus or Leakage)

The variance between actual and expected sales is how much retail sales differ from the “norm” (i.e., the amount above or below the standard established by the expected sales formula). When actual sales exceed expected sales, we say the city has a “surplus” of retail sales. When actual sales fall short of expected sales, we say the city has a retail sales “leakage”. The set of similarly-sized cities in Minnesota is the peer group to which the comparison is being made. Discrepancies between expected and actual sales occur for a variety of reasons.

Trade Area Population Gain or Loss

The trade area population gain or loss translates the percentage amount of surplus or leakage of retail sales into an estimate of the number of customers gained or lost in the trade area. It is calculated by multiplying the percent surplus or leakage by the population estimate for the city or county. For example, if a city with 10,000 residents had a retail sales surplus of 20%, the trade area population gain would be 2,000. Adding this number to the city's population gives an estimate of the population size of the city's trade area.

Calculating Expected Sales Using Comparisons with Other Rural Cities

Beginning in the middle of 2013, Retail Trade Analysis reports for cities contained Community Trade Area Analysis pages. The earlier paragraph of how Expected Sales are calculated explained that a typical pull factor of similar-sized cities was used in the formula. These pages only use similar cities that meet the following criteria: 1) within approximately 40% of similar population for rural communities and 20% for urban communities; 2) have a similar location on the trade-center hierarchy scale. Cities with a similar trade center hierarchy have a history of similar total taxable retail and service sales. This method will keep the pull factors from metro cities like Mendota Heights and Little Canada being used in calculations for rural cities like Fairmont and Grand Rapids and vice versa. More information on trade center hierarchy can be found in the article Trade-Center Hierarchy in Greater Minnesota authored by Craig and Schwartau at <http://www.cura.umn.edu/publications/catalog/reporter-41-3-4-2>. This article noted there was little relative movement in any one city's hierarchy ranking with just a few exceptions where dramatic economic changes occurred.

Cautions

Gross Sales

Gross sales are a comprehensive measure of business activity, but readers should be aware that the numbers in this report are self-reported by holders of sales and use tax reports. Furthermore, the gross sales are not audited by the State of Minnesota. It is believed that the gross sales figures are generally reliable, but there is the possibility of distortions, especially in smaller cities where misreporting may have occurred.

Misclassification

Holders of sales and use tax permits select the North American Industry Classification System (NAICS) category that best fits their business. Regardless of who makes this classification, errors are occasionally made. Also, sometimes a business will start out as one type of business, but may evolve over time to a considerably different type of business. Misclassifications can distort sales among business categories, especially in smaller cities. For example, a furniture store that is classified as a general merchandise store, will under-report the sales in the furniture store category and over-report the sales in the general merchandise category.

Suppressed Data

The sales data for merchandise categories that have less than four reporting firms are not reported. This is a measure taken by most states to protect the confidentiality of sales tax permit holders. The sales for suppressed retail categories are placed into the miscellaneous category and are included in total sales. The sales for suppressed service categories are placed into the NAICS 999 category and are not included in total sales.

Consolidated Reporting

Vendors doing business at more than one location in Minnesota have the option of filing a separate return for each location or filing one consolidated return for all locations. The consolidated return shows, for each business establishment, the sales made, tax due and location by city and county.

Data for the establishments of consolidated filers are combined with data for single-location filers to produce the figures in this report. Occasionally consolidated reports may not be properly deconstructed and all the sales for a company may be reported for one city. Whenever misreporting is discovered, contacts are made by the Minnesota Revenue Department to clarify the situation.

Changes between 2021 and 2022

The North American Industry Classification System (NAICS) underwent a significant update in 2022 to reflect the modern structure of the U.S. economy, particularly the growth of digital commerce and new service industries. While many codes remained unchanged, the 2022 revision established 110 new five-digit industries. For the codes relevant to the retail and service sectors (44x, 45x, 713, 72x, 81x), the most notable changes involved refining classifications for e-commerce, third-party logistics, and specialized retail, which led to internal shifts within 449 (Miscellaneous Store Retailers) and 458 (Uncategorized Retailers). Furthermore, the 722 (Food Services and Drinking Places) and 812 (Personal and Laundry Services) codes saw numerous updates to better capture emerging business models. This reclassification ensures better alignment with current economic activities but requires analysts to exercise caution when comparing data from 2022 onward with historical data, as some categories are not directly comparable across the classification break.

Appendix B: Key Mobile Data (Placer.ai) Definitions

Employee visits

Panel visits that meet a certain threshold of long and repeated visits during daytime hours to the same point of interest (POI).

Employees:

The people who work within the market boundaries, defined by panel visits that meet a certain threshold of long and repeated visits during daytime hours to the same POI.

Hybrid employees:

Considered employees as long as the conditions of long and repeated visits are met. The panelist may not be defined as an 'employee' if workplace visits do not present a consistent pattern. People who work fully remote from their homes are not accounted as employees in this report's data.

Panel:

Mobile devices, referred to as "panel devices," are the source of location data owned by our partner mobile applications. These apps enable Placer.ai to make intelligent estimations using a sample set (only when users opt into this setting) to analyze the locations of different audiences. The observed mobile devices form a "panel," which allows Placer.ai to statistically draw more extensive estimations on visitation patterns for any location.

Placer requires its data partners to receive consent in accordance with applicable law. The data Placer.ai obtains from app partners is already stripped of personal identifiers before it is shared. Placer leverages a panel of tens of millions of devices and utilizes machine learning to make estimations for visits to locations across the country, representing approximately 8 percent of the population.

Panel visits:

The observed unique number of visits to a specific location, drawn from panel devices.

POI (stands for "point of interest"):

POIs are specific point locations that are available for exploration and analysis within Placer. Placer creates POIs for any specific point location, including standalone brick-and-mortar locations (i.e., a store, a dentist's office, or a gym) and complexes (i.e., shopping centers).

Residents:

Panel devices that spend night hours within the property/market boundaries on a regular basis and over the last 30 days. For example, a panelist who consistently spends the night in the Northwest Aurora neighborhood is defined as a resident of that neighborhood and the city of Aurora, CO.

Visitors:

Refers to the number of unique individuals that visit a property, as opposed to visits, which only refer to the number of visits to a property.

A single visitor may visit a property multiple times during the report date range. For example, a panelist who visits a grocery store once a week is counted as one visitor. In a span of one year, that visitor has generated 52 visits to the grocery store.

Visits:

The extrapolated number of visits (foot traffic) at a property. This number is generated by observing the number of panel visits. Placer.ai runs a proprietary algorithm for extrapolating data against its panel, which produces an accurate estimation of visits to any given location. A visit is counted whenever someone visits a POI, but only once per day per device. For example, if a person visits a supermarket three times in one day, it counts as one visit. If they visit on three separate days, it counts as three visits.

Source: Placer.ai



Appendix C: Experian Mosaics Profiles: Full Segment Details

Mosaic consumer profiles are valuable for retail trade analysis because they provide a standardized, actionable framework for understanding a community's market demand by segmenting the population into distinct demographic and behavioral groups.

By identifying the dominant Mosaic segments within a trade area, economists and local decision makers can target retail and service efforts that meet the needs of their current customer base, ensuring that new businesses or existing inventory match the specific socioeconomic profile of the local consumer base.

To learn more about Experian Mosaic's Profiles see here (<https://z.umn.edu/SegmentOverview>)

Below are links to view the complete segment profile for the segments mentioned in this report:

Segment F - <https://z.umn.edu/SegmentF>

Segment E - <https://z.umn.edu/SegmentE>

Segment D - <https://z.umn.edu/SegmentD>

Segment C - <https://z.umn.edu/SegmentC>

Segment I - <https://z.umn.edu/SegmentI>

Segment Q - <https://z.umn.edu/SegmentQ>

Segment J - <https://z.umn.edu/SegmentJ>

Appendix D: Peer Cities Used to Calculate Expected Sales: Pull Factors

2023 Index of "Pulling Power"
**Cities Outside the Seven-County Metro Area with Populations Between
 7,100 and 16,600 (Range: +/- ~ 40% Population of North Branch)**

Rankings		(30 Cities)														
City	Population	Vehicles & Parts	Building Materials	Food & Beverages	Furniture, Electronics, & Appliances	General Merchandise	Health & Personal	Gas & Convenience	Clothing & Accessories	Leisure Goods & Misc. Stores	Amusement	Lodging	Eating & Drinking	Repair Services	Personal Services	Total Taxable Retail & Services*
Big Lake	12,524			1.22				1.66		0.56	0.08		0.84	0.46	0.29	0.34
Sauk Rapids	13,835	1.85		1.20			1.45	1.67		0.15	0.13		0.54	0.55	0.30	0.41
North Mankato	14,329			0.71	0.45	0.29		1.00	0.24	0.21			0.55	0.94	0.15	0.41
St. Peter	11,960	0.40	0.44	1.42	0.08	0.11		1.51	0.09	0.79		0.54	0.87	0.51	0.18	0.54
Hibbing	16,028	0.66	1.77	1.24	0.15		1.03	2.12	0.03	0.68	0.33		0.72	0.69	0.23	0.66
Worthington	13,604	1.34	0.65	2.46	1.57		1.12	3.16	0.43	0.42	0.45	1.00	0.88	2.43	0.22	0.83
North Branch	11,858	1.52	1.93	1.16	2.17	0.13	1.11	2.46	0.03	0.52			1.08	0.67	0.35	0.85
Brainerd	14,670	1.74	1.35	1.00	0.58	0.16	2.18	1.40	0.62	1.62	0.25		1.43	0.78	0.71	0.86
Cloquet	12,667	0.73		1.68	0.27	2.90	1.56	1.64	0.04	0.67	0.39		1.26	0.68	0.27	0.86
Fairmont	10,290	1.94	0.86	1.10	0.89	2.54	2.17	1.72	0.16	0.52	0.45	1.72	1.50	1.00	0.24	1.15
New Ulm	14,083	1.18	3.30	1.85	1.98	1.63		1.10	0.54	0.48	0.63	0.58	0.95	1.36	0.42	1.21
Fergus Falls	14,144	2.83	2.58	1.19	0.63	3.05	1.15	1.66	0.36	0.83	0.38	0.93	1.04	1.00	0.70	1.36
Hutchinson	14,828	0.57	3.93	1.27	1.80	2.69	1.45	1.58	1.77	1.57	0.63		1.02	0.59	0.37	1.41
Cambridge	10,572	0.70		1.66	0.33	5.39	2.09	9.05	1.78	2.44	0.20		1.29	0.94	0.51	1.55
Marshall	13,897	2.17	4.56	1.70	1.45	2.25	0.12	1.39	1.03	0.89	0.56	1.07	1.76	1.28	0.39	1.64
Monticello	14,840	3.76	2.95	1.42	0.72	4.63	1.03	1.83	2.33	1.86	0.88	0.48	1.73	1.80	0.38	1.91
Grand Rapids	11,183	4.17	4.48	2.40	2.44	4.21	1.49	2.86	0.92	1.44	0.27	1.96	1.74	2.05	0.32	2.22
Bemidji	15,637	4.96	5.32	2.45	2.32	4.11	2.62	2.01	4.29	3.18	0.67	2.71	2.35	1.74	0.54	2.62
Hermantown	10,555	4.59	6.50	0.16	2.28	7.22		2.67		1.08	0.36		1.42	2.69	0.38	2.64
Alexandria	15,000	3.46	6.13	2.34	2.99	5.25	2.53	2.75	1.09	1.64	1.02	1.53	2.08	3.30	1.66	2.83
Unadjusted Average*		2.09	3.39	1.59	1.24	3.03	1.45	1.88	0.77	0.99	0.45	1.37	1.29	1.20	0.39	1.28

* Raw averages; not adjusted for special circumstances. For example, in cities with a college student population that is large relative to overall population, these pull factors may understate the relative strength of the retail sector. While college students are counted as part of the city population, in general, they spend less than other city residents in many retail categories. Most pull factor outliers were eliminated when calculating typical pull factors used in the expected sales formula.

Rank of 2023 Index of "Pulling Power"
Cities Outside the Seven-County Metro Area with Populations Between
7,100 and 16,600 (Range: +/- ~ 40% Population of North Branch)

Rankings	(30 Cities)															
City	Population	Vehicles & Parts	Building Materials	Food & Beverages	Furniture, Electronics, & Appliances	General Merchandise	Health & Personal	Gas & Convenience	Clothing & Accessories	Leisure Goods & Misc. Stores	Amusement	Lodging	Eating & Drinking	Repair Services	Personal Services	Total Taxable Retail & Services*
Alexandria	#3	#5	#2	#4	#1	#3	#2	#4	#5	#4	#1	#4	#2	#1	#1	#1
Hermantown	#19	#2	#1	#21	#4	#1		#5		#8	#12		#8	#2	#10	#2
Bemidji	#2	#1	#3	#2	#3	#6	#1	#8	#1	#1	#3	#1	#1	#6	#4	#3
Grand Rapids	#17	#3	#5	#3	#2	#5	#7	#3	#7	#7	#14	#2	#4	#4	#13	#4
Monticello	#4	#4	#9	#10	#12	#4	#14	#10	#2	#3	#2	#11	#5	#5	#9	#5
Marshall	#10	#7	#4	#6	#9	#12	#16	#19	#6	#10	#6	#6	#3	#8	#8	#6
Cambridge	#18	#16		#8	#16	#2	#5	#1	#3	#2	#16		#10	#13	#5	#7
Hutchinson	#5	#18	#6	#12	#7	#10	#10	#16	#4	#6	#5		#14	#18	#11	#8
Fergus Falls	#8	#6	#10	#16	#13	#7	#11	#13	#12	#11	#11	#8	#13	#10	#3	#9
New Ulm	#9	#14	#8	#5	#6	#13		#20	#10	#18	#4	#9	#15	#7	#6	#11
Fairmont	#20	#9	#14	#18	#11	#11	#4	#11	#14	#17	#9	#3	#6	#11	#17	#12
Cloquet	#13	#15		#7	#17	#9	#6	#15	#16	#14	#10		#11	#16	#16	#13
Brainerd	#6	#11	#13	#19	#14	#15	#3	#18	#9	#5	#15		#7	#14	#2	#14
North Branch	#16	#12	#11	#17	#5	#16	#13	#6	#17	#16			#12	#17	#12	#15
Worthington	#12	#13	#15	#1	#8		#12	#2	#11	#19	#7	#7	#16	#3	#19	#16
Hibbing	#1	#17	#12	#13	#18		#15	#7	#18	#13	#13		#19	#15	#18	#17
St. Peter	#15	#19	#16	#11	#19	#17		#17	#15	#12		#10	#17	#20	#20	#18
North Mankato	#7			#20	#15	#14		#21	#13	#20			#20	#12	#21	#19
Sauk Rapids	#11	#10		#15			#9	#12		#21	#17		#21	#19	#14	#20
Big Lake	#14			#14				#14		#15	#18		#18	#21	#15	#21

Appendix E: Definitions of Merchandise Categories

MERCHANDISE CATEGORY	NAICS CODE(S)	DEFINITION	REAL WORLD EXAMPLES	NOTES ON MN SALES TAX
VEHICLES & PARTS	441	Stores retailing new motor vehicles and parts from fixed locations. This includes automobiles, campers, RVs, boats, outboard motors, sailboats, snowmobiles, motorcycles, and all-terrain vehicles.	Local Auto Parts Stores (e.g., O'Reilly, Advance Auto Parts), Dedicated Boat Dealers (e.g., MarineMax), Dedicated RV Dealerships, Motorcycle Dealerships.	The sale of on-road motor vehicles (cars, trucks) is generally subject to the Motor Vehicle Sales Tax (currently 6.875%), not general sales tax. Parts, boats, snowmobiles, ATVs, and repairs (parts only) are subject to the general sales tax.
BUILDING MATERIALS	444	Stores retailing new building material, garden equipment, and supplies. This includes home improvement centers, and stores selling paint, wallpaper, ceramic tile, fencing, windows, roofing, siding, hardware, and plumbing.	The Home Depot, Menards, Local Lumber Yards (e.g., ProBuild), Dedicated Paint Stores (e.g., Sherwin-Williams), Dedicated Garden Centers.	Generally taxable at the retail level.
FOOD & BEVERAGES	445	Stores primarily retailing food and beverages merchandise from fixed point-of-sale locations.	Cub Foods, Lunds & Byerlys, Hy-Vee, Aldi, Dedicated Liquor Stores, Specialty Butcher Shops, Neighborhood Grocery Stores.	This covers <i>stores</i> selling food/drink for off-premise consumption, distinct from "Eating & Drinking". Most unprepared food and food ingredients are exempt from sales tax. Sales tax applies to prepared meals and drinks, candy, gum, and soft drinks.
FURNITURE, ELECTRONICS, & APPLIANCES	449	Stores retailing new furniture, home furnishings, household appliances, home audio and video equipment, audio/video recordings, cameras, computers, and related goods.	Best Buy, Slumberland Furniture, Ashley Furniture, Dedicated Appliance Stores (e.g., Sears Appliance), Dedicated Electronics/Computer Stores.	Tangible personal property, including furniture, electronics, and appliances, is subject to the general sales tax rate.
GENERAL MERCHANDISE	455	Stores retailing new general merchandise, distinguished by their ability to sell a large variety of goods from a single location with the necessary equipment and staff.	Walmart Supercenter, Target, Kohl's, Macy's, Dollar General/Dollar Tree.	Items like furniture, electronics, and most housewares are taxable. Exempt items like unprepared food, most clothing, and prescription drugs are non-taxable, even when sold within these stores.
HEALTH & PERSONAL	456	Stores retailing health and personal care merchandise from fixed point-of-sale locations.	Walgreens, CVS Pharmacy, GNC (Health Supplement Store), Dedicated Optical Goods Stores, Cosmetic Specialty Stores (e.g., ULTA Beauty).	Prescription drugs and certain medical devices are exempt. Grooming and hygiene products, over-the-counter medicines, and dietary supplements are generally taxable.

GAS & CONVENIENCE	457	Establishments retailing automotive fuels and oils, often combined with convenience store items.	Kwik Trip/Kwik Star, Holiday Stationstores (now transitioning to Circle K), Casey's General Store, BP/Shell/Other Gas Stations with C-stores.	Motor fuel sales are subject to excise tax and therefor generally non-taxable. Convenience store items such as soft drinks, candy, prepared food, and other merchandise are taxable.
CLOTHING & ACCESSORIES	458	Stores retailing new clothing and clothing accessories. Includes jewelry, shoes, luggage, handbags, bridal gowns, furs, uniforms, and lingerie.	Local Boutiques, J.Jill, DSW Shoe Warehouse, Dedicated Jewelry Stores, Bridal Shops, Hat/Accessory Shops.	Most general-use clothing is exempt from sales tax in Minnesota. Taxable items include clothing accessories (e.g., jewelry, handbags, belts), protective equipment (e.g., helmets), sports/recreational gear (e.g., ski boots), and fur clothing.
LEISURE GOODS & MISCELLANEOUS	459	A mixed category including florists, used merchandise stores, pet stores, and stores retailing specific leisure goods (e.g., sporting equipment, musical instruments).	PetSmart/Petco, Goodwill/Salvation Army (Used Merchandise), Hobby Lobby/Michael's (Craft Supplies), Fleet Farm/Cabela's (Sporting Goods focus), Local Florists.	Generally taxable. This includes pet supplies, sporting goods, musical instruments, and florist sales. Used merchandise is also taxable. This category also serves as a catch-all for sectors with fewer than 4 stores.
AMUSEMENT	713	Establishments providing amusement, gambling, and recreation services.	Local Movie Theatres, Bowling Alleys, Golf Courses (excluding Pro Shops), Indoor Water Parks, Arcades, Fitness Centers (membership fees).	The sale of the "privilege of admission" to amusement, recreation areas, and athletic events, including club memberships and fees, is subject to sales tax.
LODGING	721	Businesses providing lodging or short-term accommodations for travelers, vacationers, and others.	Holiday Inn Express, Local Motels/Hotels, Bed & Breakfasts, KOA Campgrounds, Time-share Resorts.	Rentals of lodging for less than 30 consecutive days are subject to the state sales tax. Many municipalities also impose local lodging taxes (occupancy taxes), which is not included in the general sales tax.
EATING & DRINKING	722	Businesses selling prepared food at full-service or limited-service establishments, and drinking establishments.	Full-Service Restaurants (e.g., Applebee's, local supper clubs), Limited-Service Restaurants (e.g., Chipotle, McDonald's), Bars/Taverns, Local Coffee Shops (prepared drinks).	This is the food and beverage consumed on-premise or prepared for immediate consumption, distinct from food stores (445). All prepared food (whether consumed on- or off-premise) and all alcoholic and non-alcoholic drinks sold by these establishments are subject to the general sales tax. Alcoholic beverages are also subject to the 2.5% Liquor Gross Receipts Tax.

REPAIR SERVICES	811	Businesses restoring machinery, equipment, and other products to working order.	Local Auto Repair Shops (independent or chain), Appliance Repair Technicians, Computer Repair Services, Lawn Mower/Small Engine Repair, Shoe Repair.	Labor for repair is generally NOT taxable (e.g., auto body repair labor). However, parts used in the repair are taxable, and labor for installation/upgrades (creating something new) is taxable. Towing and rustproofing services are also taxable.
PERSONAL SERVICES	812	Establishments providing services generally performed directly for the individual.	Hair Salons/Barber Shops, Funeral Homes/Crematories, Dry Cleaners/Laundries, Pet Grooming Services, Local Tanning Salons.	Taxability is highly selective. Most personal services (e.g., hair cuts, dry cleaning) are NOT taxable. However, certain specific personal services ARE taxable, including tanning services, and items sold (e.g., hair products).
ALL OTHER TAXABLE RETAIL AND SERVICES	44, 45, 51, 52, 53, 54, 55, 56, 61, 62, 71, 72, 81, 92	Includes all sales tax revenue from NAICS sectors not specifically listed above. This includes: Newspaper/Book Publishers (taxable sales only) (51), Banks (sales of taxable items only) (52), Real Estate Lessors/Agents (taxable fees/services) (53), Law Firms/Accounting Firms (taxable services) (54), Hospitals/Clinics (non-exempt taxable items) (62).	U.S. Bank or Bremer Bank reporting tax on selling repossessed boats or conducting taxable equipment leases; a CPA Firm or a Law Firm reporting tax on selling a custom software license or other digital products; a Commercial Real Estate Agent reporting tax on short-term rental equipment; and a Major Hospital reporting tax on the non-exempt items sold at its gift shop or over-the-counter supplies sold by its clinic.	This captures the remaining portion of the taxable service economy, ensuring the Total Retail and Services figures are fully comprehensive. This represents revenue from the wide array of generally non-taxable professional and government services that occasionally generate taxable income (e.g., sales of merchandise, taxable fees, or taxable digital goods like Software as a Service, which falls under NAICS 51).

North Branch & Chicago County Retail Trade Analysis

Analysis of the 2023 Retail and Service Sector



Agenda

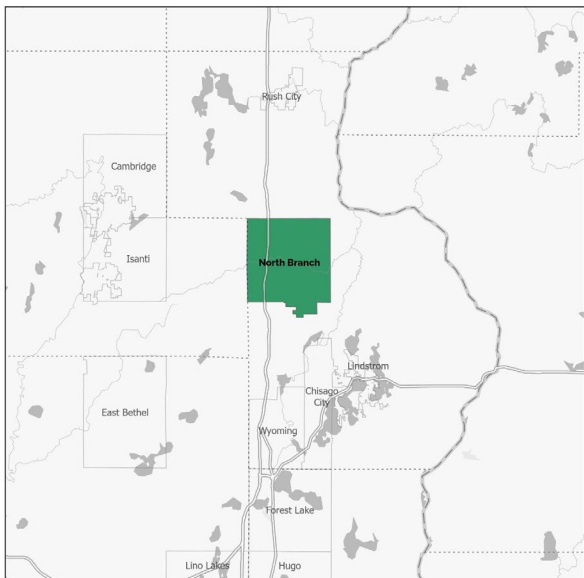
- Welcome
- Introduction to the Retail Trade Analysis (*20 Minutes*)
- Study of Data
 - Individual Review (*15 Minutes*)
 - Small Group Discussions (*20 Minutes*)
 - Group Report Out (*10 Minutes*)
 - Large Group Discussion (*20 Minutes*)
- Closing & Evaluation (*15 Minutes*)

Retail Trade Analysis

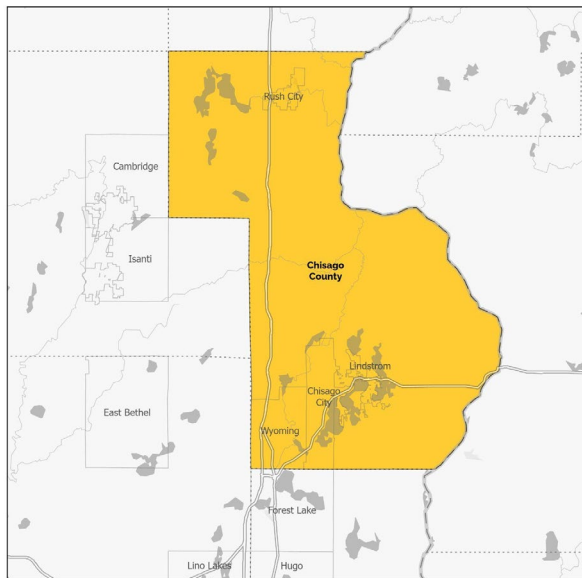
- What is our true **sales potential**?
- How has our retail sector **evolved**?
- Where are the **market gaps**?
- Why does our "**Pull Factor**" matter?

North Branch & Chisago County

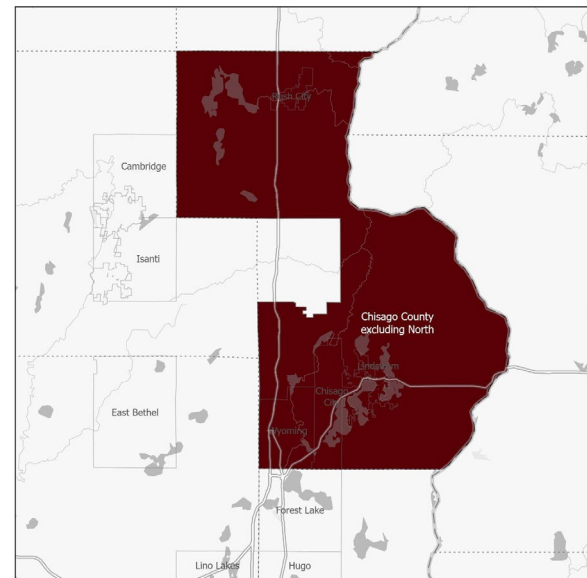




North Branch



Chisago County



Chisago County excluding
North Branch
(CCexNB)

Sales Tax Data: Big Picture

North Branch

\$120.2 million
In taxable Retail and Service
sales



-3.1%
decrease
from 2022

Chisago County

\$356.4 million
In taxable Retail and Service
sales



+0.7%
increase from
2022

CCexNB

\$236.2 million
In taxable Retail and Service
sales



+2.8%
increase from
2022



Sales Tax Data: Merchandise Categories



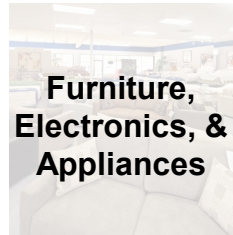
**Vehicles &
Parts**



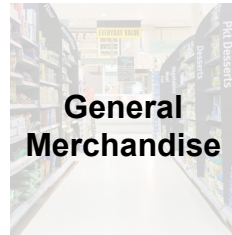
**Building
Materials**



**Food &
Beverages**



**Furniture,
Electronics, &
Appliances**



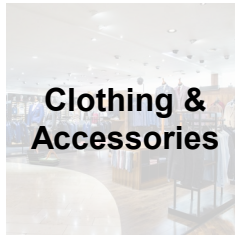
**General
Merchandise**



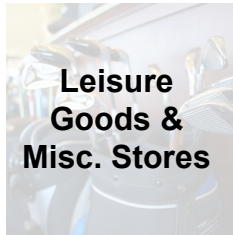
**Health &
Personal**



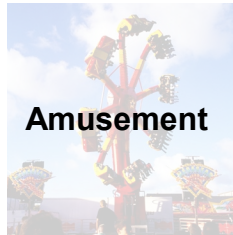
**Gas &
Convenience**



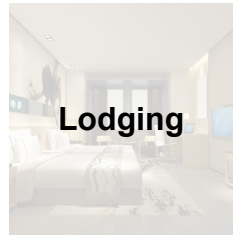
**Clothing &
Accessories**



**Leisure
Goods &
Misc. Stores**



Amusement



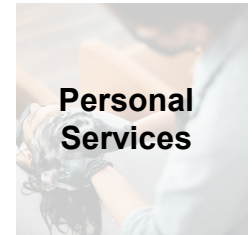
Lodging



**Eating &
Drinking**



**Repair
Services**



**Personal
Services**

Total Retail & Services includes all merchandise categories shown above as well as businesses in the Information (publishing, broadcasting, data services etc.), Finance and Insurance, Real Estate & Rental, Professional Services, Education, Health Care, Recreation, and Public Administration sectors

See Appendix E for full definitions & examples

Sales Tax Data: Top Contributors

North Branch

Building Materials

27.2%
of all Retail and
Service Sales

\$32.7 million
in sales in 2023

Chisago County

Eating & Drinking

20.3%
of all Retail and
Service Sales

\$72.2 million
in sales in 2023

CCexNB

Eating & Drinking

19.5%
of all Retail and
Service Sales

\$46.0 million
in sales in 2023



Sales Tax Data: Most Significant Changes

North Branch

Personal Services

20.8%

increase in sales
since 2022

+\$0.12 million
in sales
compared to
2022

Chisago County

Gas & Convenience

15.1%

Increase in sales
since 2022

+\$4.7 million
in sales
compared to
2022

CCexNB

Gas & Convenience

20.5%

Increase in sales
since 2022

+\$4.4 million
in sales
compared to
2022

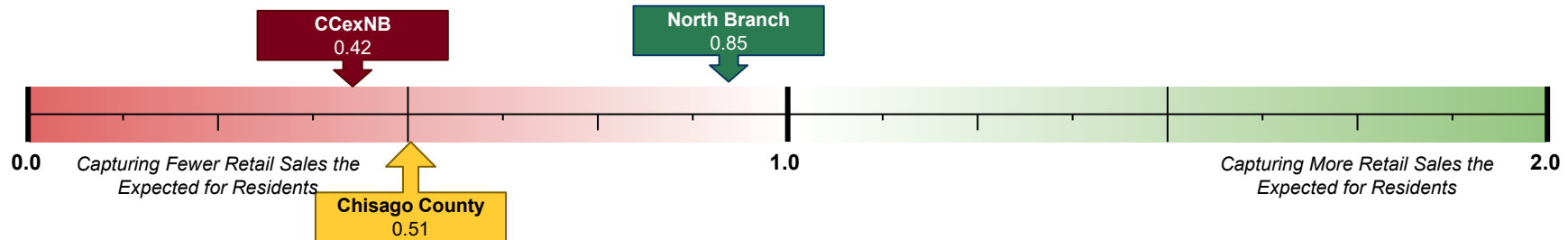


Pull Factor

A measure of “retail gravity” or the strength of an area to attract retail shoppers.

$$\text{Pull Factor} = \frac{\text{City Sales Per Capita}}{\text{State Sales Per Capita}} = 0.85$$

North Branch Sales/Population = \$10,138
Minnesota Grocery Sales/Population = \$11,886



Comparing with Nearby or Competing Centers

North Branch

Cambridge
East Bethel
Forest Lake

Chisago County

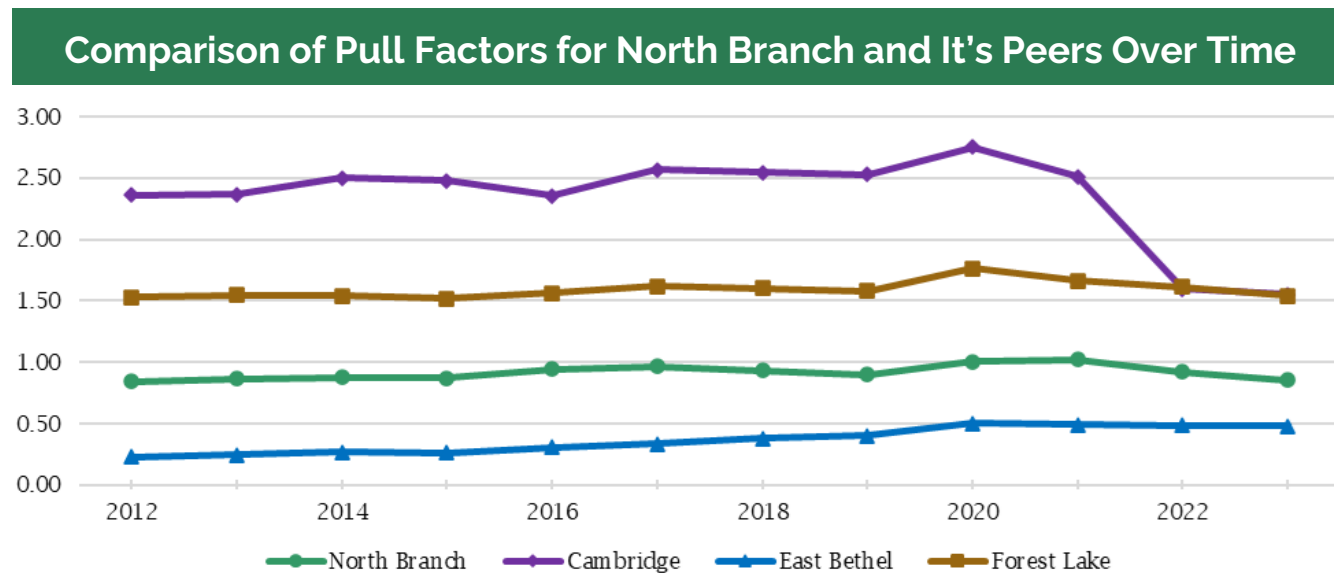
Pine County
Kanabec County
Isanti County
Anoka County
Washington County

CCexNB

North Branch
Chisago County
CCexNB



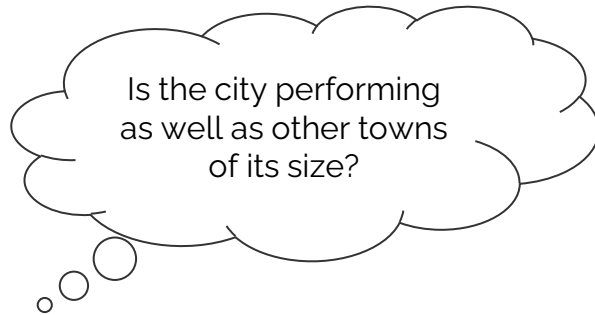
Comparison with Peers



Trade Area Analysis: Measuring the Benchmark

Expected Sales

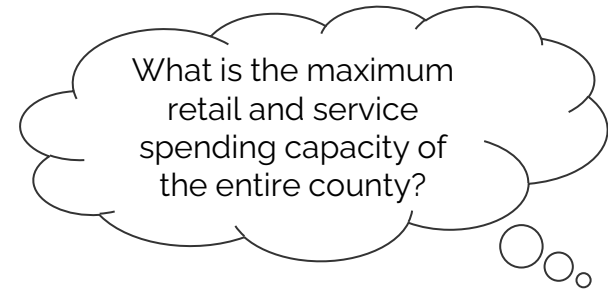
City Level Analysis



Measure performance against a peer group of similar communities

Potential Sales

County or Regional Level Analysis



Measure the spending power in the entire county or region



Trade Area Analysis: Measuring the Benchmark

Expected Sales

North Branch



Leakage of
-\$34.4 million
-22.2% fewer sales than expected

Potential Sales

Chisago County



Leakage of
-\$240.9 million
-40.3% fewer sales than expected



Trade Area Analysis: Translating Dollars into People

Expected Sales

North Branch

-2,637

estimated fewer customers
based on the comparison of
actual vs expected sales

Potential Sales

Chisago County

-23,605

estimated fewer customers
based on the comparison of
actual vs expected sales

Mobile Data

Taxable Sales Data

What was purchased

How much was spent

Mobile Data

Who is visiting to shop

Where are they coming
from



Mobile Data: Key Terms

Visits

The total **estimated number of trips** made to a specific place

Example: You go to the grocery store on Monday for eggs. On Tuesday go back to the grocery store for dinner supplies

The Result: This counts as 2 visits (Monday counts as one, Tuesday counts as one).

Shows **geographic reach** of customer base

Visitors

The **number of unique individuals** who go to a specific place

Example: You go to the grocery store every single day for a week. Your friend goes with you on Saturday.

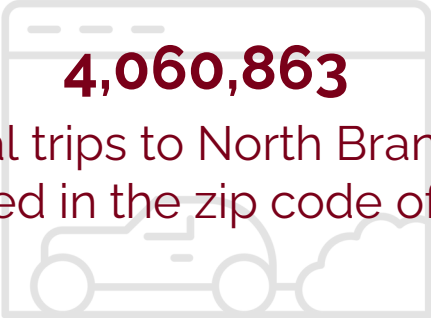
The Result: This counts as 2 visitors (you count as one and your friend counts as one).

Shows **frequency and loyalty** of customer base



Mobile Data: Key Terms

Visits



4,060,863

total trips to North Branch
originated in the zip code of 55056

Visitors



15,584

total people who took a trip to North
Branch originated in the zip code of
55056

260

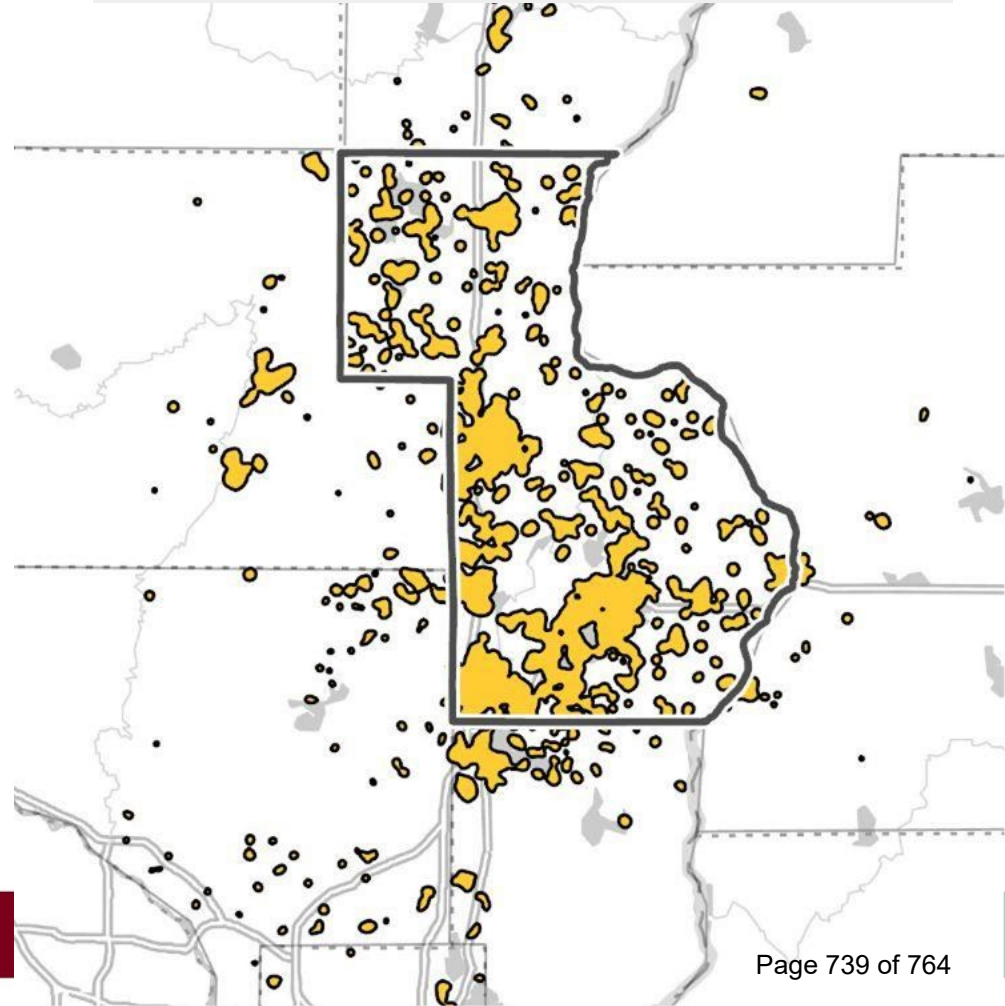
Average number of trip per person
to North Branch by those who live in
the zip code 55056

Using Visit Counts

Trade Area:

The geographic areas that contains the home locations of 70% of all visits to a specific place

Shows visits NOT visitors

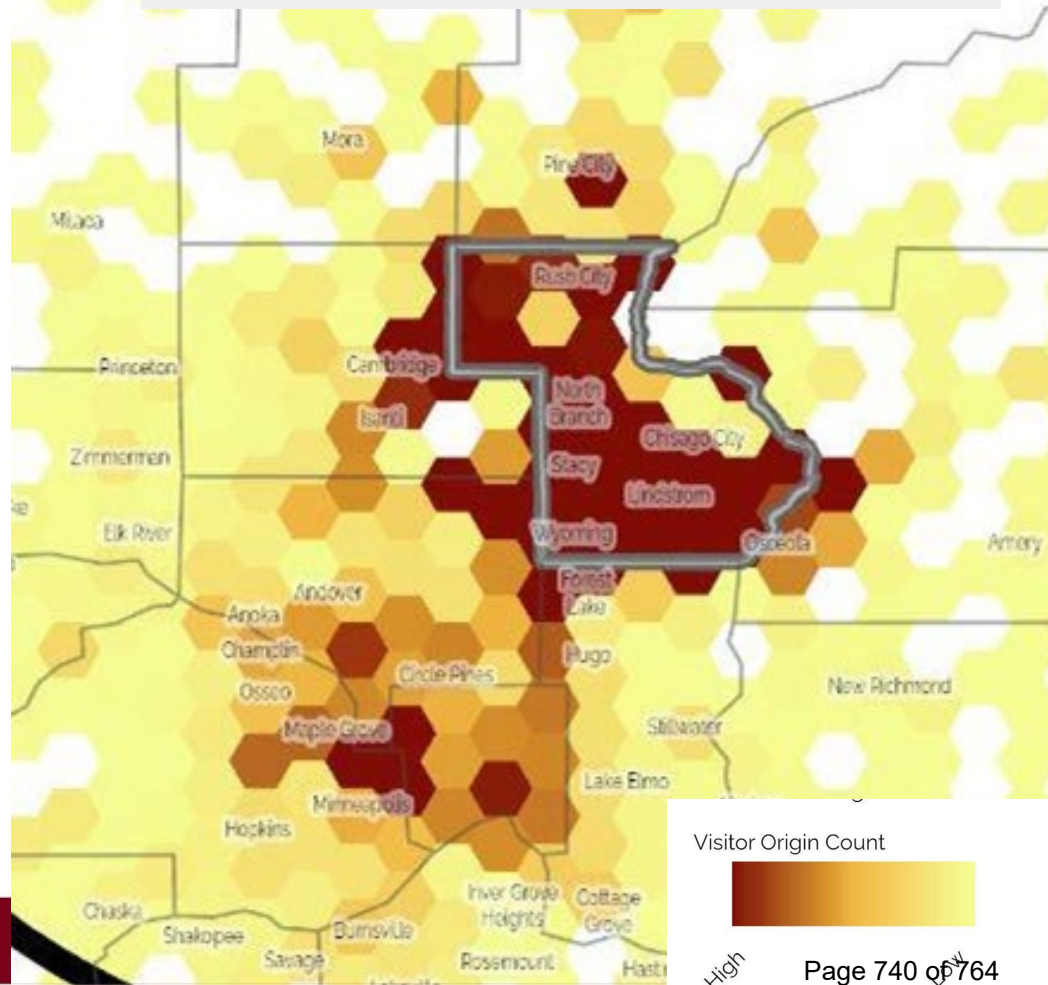


Using Visitor Counts

Visitor Origin Map:

Identifies where the highest number of visitors originate from

Shows visitors NOT visits



Comparing with Nearby or Competing Centers

North Branch

Cambridge
East Bethel
Forest Lake

Chisago County

Pine County
Kanabec County
Isanti County
Anoka County
Washington County

CCexNB

North Branch
Chisago County
CCexNB



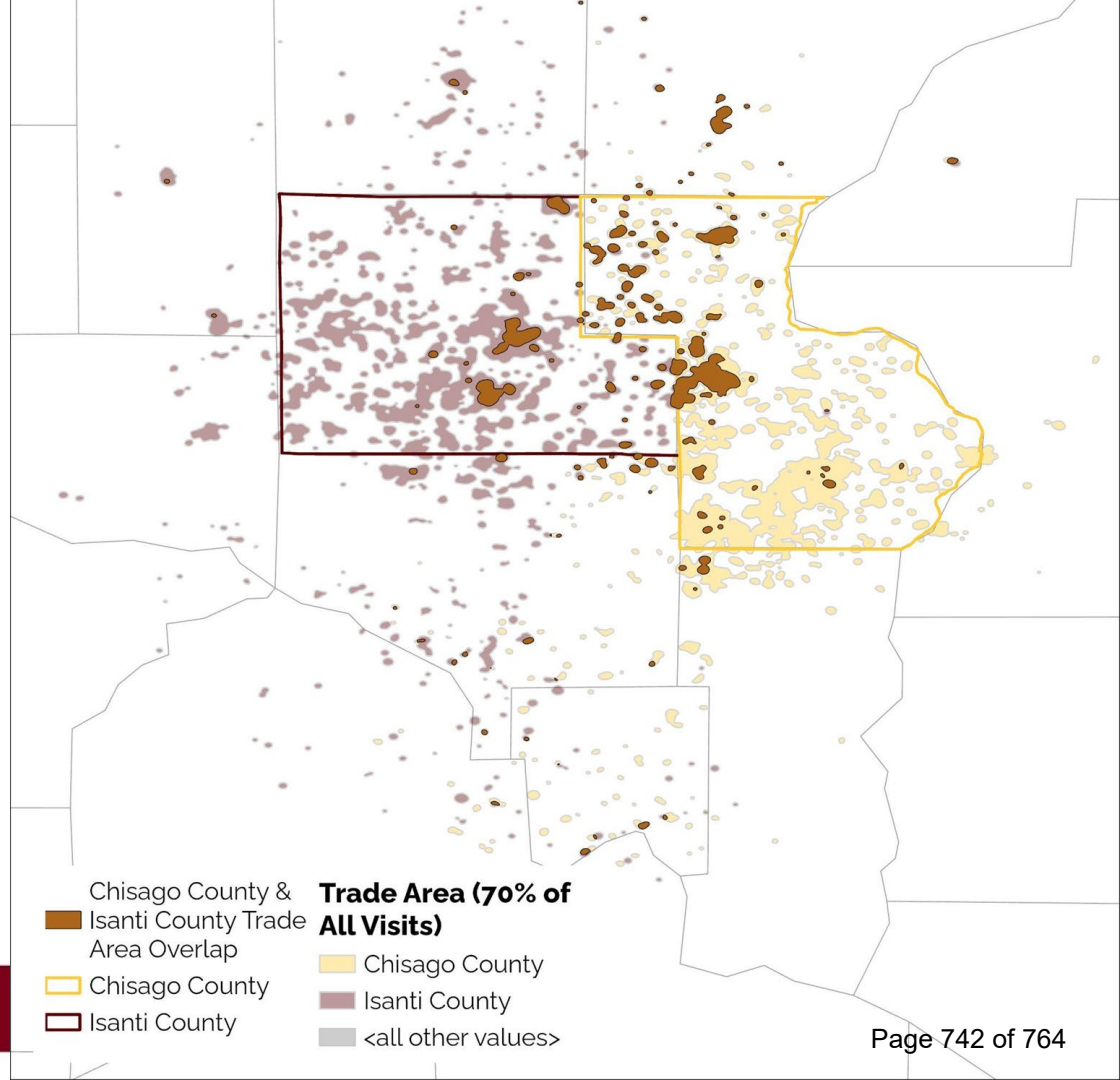
Mobile Data

Overlapping Trade Areas

Isanti County's trade area is **117.1%** as large as Chisago County's trade area.

17.6% of Isanti County's trade area is within the trade area of Chisago County.

20.7% of Chisago County's trade area is within Isanti County's trade area.



Mobile Data

Residents:

Devices that spend night hours within the community boundaries on a regular basis

Employees:

Devices that have long and repeated visits during daytime hours to the community.
This does not include employees who work fully from home

Non-Residents:

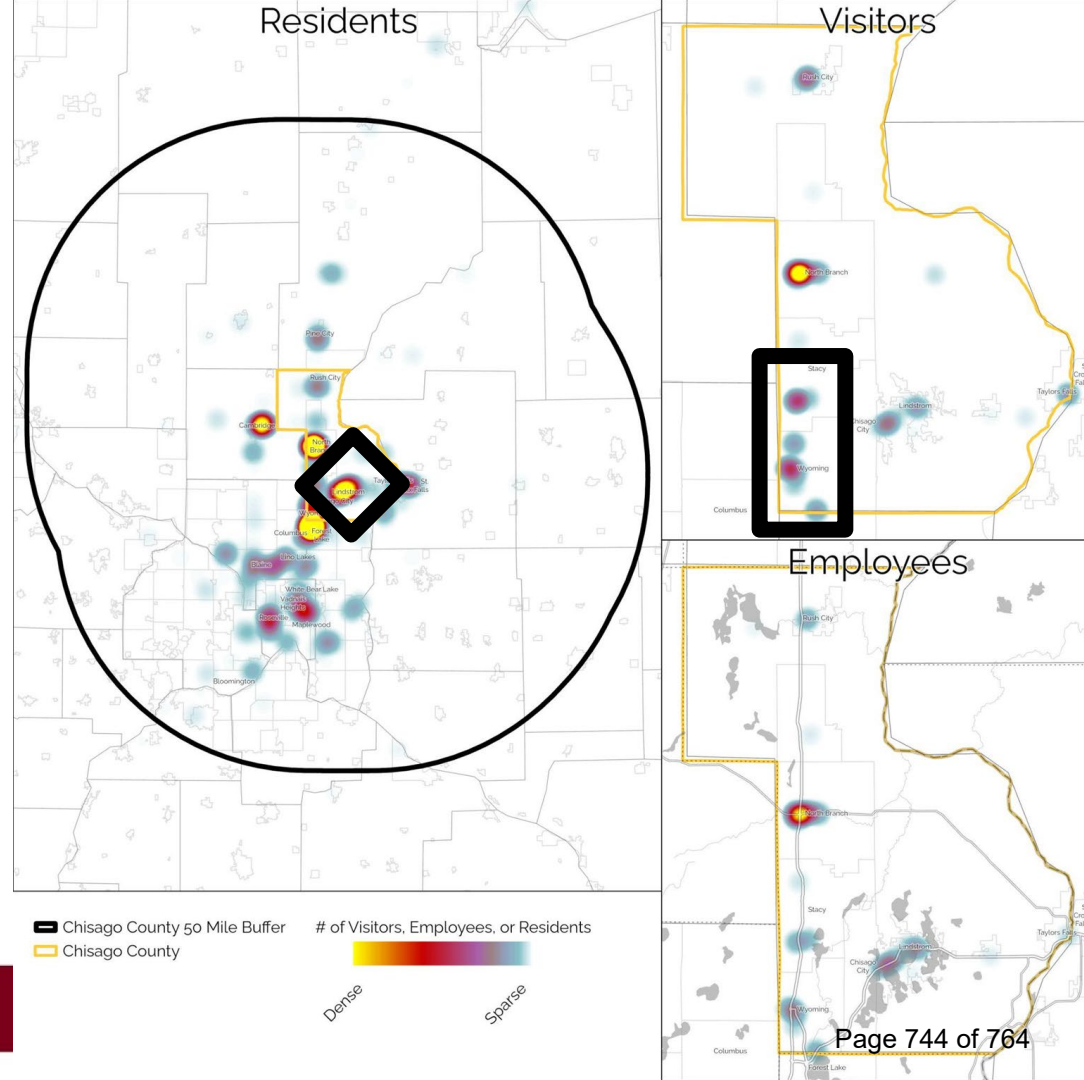
People who make trips to the community but do not live or work there

50-Mile Rule: *The report typically will focus on non-residents living within a 50-mile radius of the community in order to distinguish between a routine non-resident shopper and a tourist whose trip is for one-time recreation or leisure.*



Mobile Data

Different types of shopper
have different types of
shopping behaviors



Small Group Discussion Breakouts

What are the most important themes and points of your section?

35
minutes!

- Find your group
- Take time to review the content individually
- Discuss your group's section and what stood out to you
- Take notes on the most important pieces, answering the questions at the top of the handout
- At the end of your small group discussions, be prepared to share what you learned with the larger group!



Individual review of content

Please take **15 minutes** to review your section.



10:00

Individual review of content

Group 1: Pages 11-24, Overview and Taxable Sales Changes

Group 2: Pages 24-39, Recent Trends by Merchandise Category

Group 3: Pages 40-60, Customer Base, City vs. County, Competing Centers

Group 4: Pages 63-75, Community Trade Area, Minnesota and Regional Comparisons

Small Group Discussion

- What parts of this report really caught your attention?
- Where did you find yourself thinking about various parts of your ongoing work or situation?
- What are the main points the report is making?
- What are possible next steps in using this report?



Small Group Report Out



Large Group Discussion

- What parts of this report really caught your attention?
- Where did you find yourself thinking about various parts of your ongoing work?
- What are the main points the report is making?
- What are our next steps in using this report?

Closing & Evaluation

Please give us feedback on the evaluation form

Extension retail knowledge

- Market Area Profile (MAP)
- Local Option Sales Tax (LOST)
- Mobile Data

UMN Tourism Center

- Tourism Assessment Program (TAP)



Request for EDA Action

Date: March 5, 2026

Presented to: EDA Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: Railroad Park Fence Review

Method: New Business

Background Information:

The Wyoming Economic Development Authority has expressed interest in incorporating a fence and mural feature along the northern edge of Railroad Park as part of the ongoing Railroad Park improvements. In response to that discussion, staff has reviewed potential options for constructing a fence that would provide screening for the adjacent property while also creating an opportunity for a public art feature within the park.

The proposed fence would be approximately 150 feet in length and 8 feet in height and would be located along the northern boundary of Railroad Park as shown in the attached aerial image. The fence would provide screening of the adjacent property to the north while also serving as a backdrop for a potential mural installation.

The concept being explored is to utilize the fence as a public art feature that incorporates both professional artwork and community participation. A professional muralist would design and paint the central portion of the fence. Additional portions of the fence could involve community participation, allowing residents, volunteers, youth groups, The Hallberg center for the arts, to assist with painting portions of the fence.

This approach would allow the project to function as both a screening element and a community public art project that reflects Wyoming's identity and community. Staff intend to pursue a grant through the East Central Regional Arts Council that could help offset costs associated with the muralist portion of the project.

Staff contacted three contractors regarding construction of the fence. One contractor responded and provided estimates for two construction options.

Wood Fence Option: The first option consists of a wood framed fence with marine grade plywood panels suitable for painting. Key elements include:

- Approximately 150 feet long and 8 feet high
- Treated posts installed at regular intervals
- Structural framing between posts
- Marine grade plywood panels installed vertically to provide a smooth surface for painting
- All exposed wood primed upon completion

Total estimated cost: \$30,600

Stucco / Masonry Wall Option: The second option consists of a concrete masonry wall finished with a stucco system designed to create a smooth surface for mural work. Key elements include the following:

- 150 foot long by eight foot high concrete masonry wall
- Basecoat with embedded fiberglass mesh
- Additional coats applied to create a smooth surface for mural artwork

Total estimated cost: \$81,805.50

In addition to providing screening of the adjacent property, the fence and mural concept would create a placemaking feature within Railroad Park. Public art elements can contribute to the identity of a space and may bring more visitors to the park. Given the park's visibility near Forest Boulevard and East Viking Blvd, the mural could also become a recognizable visual feature for the park.

If the EDA wishes to move forward with the concept, staff would ask for feedback on the following for next steps:

- Continue exploring mural design concepts and potential mural artists
- Submit a grant application to the East Central Regional Arts Council
- Review the project scope and potential community participation opportunities
- Return with additional information regarding final design and potential project timing



Faxton Ave

Faxton Ave

Forest Blvd

Forest Blvd

Sent by DJ Gregory on Jan 17, 2026

Sent



Gregory Contracting Inc.

24700 Hazel Ave • Forest Lake, MN 55025 • Phone: 651-213-0668

City of Wyoming
Phone: 651-272-5501

Job Address:
26755 Faxton Avenue
Wyoming, MN 55092

Print Date: 1-20-2026

Proposal for Wood Fence Option

Items	Description	Qty/Unit
Wood Fence Buildertrend Flat Rate	150' x 8'H Wood Fence A wood fence will be constructed approximately 150' long by 8' in height 4"x4" green treated posts will be installed in the earth at 8' intervals 3 bags of post set set will be installed in each hole and backfilled with dirt that was removed Green treated 2"x 4" boards will span post to post on the road facing side of the posts Marine grade 4'x8' plywood will be installed vertically along the 150' span on the outside of the 2"x4"s All exposed wood will be primed upon completion	1

Total Price: \$30,600.00

Sent by DJ Gregory on Jan 17, 2026

Sent



Gregory Contracting Inc.

24700 Hazel Ave • Forest Lake, MN 55025 • Phone: 651-213-0668

City of Wyoming
Phone: 651-272-5501

Job Address:
26755 Faxton Avenue
Wyoming, MN 55092

Print Date: 1-20-2026

Proposal for Stucco Fence

Items	Description
Stucco Fence Buildertrend Flat Rate	A 150' long by 8' high CMU (concrete masonry unit) wall will be built in the marked location After CMU walls are erected, we will apply Dryvit's Primus basecoat and embed fiberglass mesh. This will deter check cracking at block joints. Another 2 coats of Primus will be applied to create a smooth surface for the muralist.

Total Price: \$81,805.50



Request for EDA Action

Date: March 5, 2026

Presented to: EDA Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: 2026 Work Plan Discussion/Goals/Marketing

Method: New Business

Background Information:

As part of the start for the EDA's 2026 Work Plan/Goals and Marketing effort we wanted to discuss with the group about the focus of our efforts in 2025 and utilize that to work on components for things to be completed in 2026. I have attached last year's work. We can utilize this document for some of the 2026 EDA Initiatives.

Strengths

- Hwy 8 and I35
- Proximity to city for business and residential
- Labor Force
- Police and Fire
- Schools
- Parks
- Better value for land – commercial and residential

Weaknesses

- Lack of commercial office space
- No real definitive downtown
- Hwy 8 – Lack of infrastructure water/sewer
- People don't want change of a developing city
- Lack of Food options/restaurants
- Workforce Housing/Starter Homes
- Lack of Industrial Land

Opportunities

- Hospital Land
- School
- Housing improvements Chisago
- Empty lot in downtown across from Bank
- Land Near Lakes Gas
- Expansion of Local Manufacturers

Threats

- Economy – cost of building
- Construction Period of Hwy 8
- Housing Legislation
- People working from home
- Fiber Quality

2025 Goals and Ongoing Goals

- Ongoing Goals
- Restaurants – Distillery – Brewery - Attractions
- Affordable/Workforce Housing – can we make sure that the buildings look attractive
- Different Housing options and More options – We should focus on Multi Family
- Looks at 2025 action items for downtown plan – review parking area
- Wyoming Play Experience
 - Hospital
 - Rosenbauer
 - Hallberg
 - Lakes Gas
 - Polaris
- Sponsorship on Board
- Freeway Billboard
- West Side I-35
- Dollar General
- Old Coffee Shop
- Look into Mural Downtown
- Rumble Strips that Play songs
- Arts in the Park – Music – Railroad Park
- Saturday Farmers Market
- Wyoming Motel
- Movie incentives for Wyoming
- Coffee shop new
- Hardware Store

The Second Component of the discussion can talk about areas of focus and how we want to work on these or potential marketing efforts depending on the topic.

- **Business Retention and Expansion** – Maintaining a systematic visitation program with Wyoming's existing businesses, providing outstanding customer service and doing everything within our power to help our local companies succeed and grow.

- BR&E is the number one source for economic activity and growth in a community
- Up to 90% of community growth comes from existing companies
- Very inexpensive
- Most effective activity in creating new jobs
- Excellent marketing opportunity when owners and manager of businesses share what a great community they reside in.

Strategies and Actions

- The EDA identified this as a high value activity and that the relationship building is critical. The City and County will be working on CRM that will track the business visits and the data that we accumulate

Skilled Workforce – What can we do to grow our own skilled workforce locally by engaging high school students and educating them about opportunities provided at local tech colleges for training and education. Chisago HRA/EDA is working to complete a Labor study that will be shared with this group.

- Businesses and especially manufacturers indicate a server shortage of skilled workers
- Available skilled workforce is driving factor of a business's looking to expand or relocate

Strategies and Actions

- Labor Study
- Assist with Hiring events
- Manufacturing week job fair

Business Attraction – How do we gain a competitive advantage vs other communities of having our businesses expand here and new businesses locate hear.

Key Factors:

- Skilled workforce
- Available land
- Gap financing
- Attractive community
- Collaborative – (County, City, ECRDC, County HRA/EDA, business community)
- What type of businesses do we want to attract and where can we locate them

Strategies and Actions

The Labor study that was just completed will be extremely helpful this goal. We can continue to work with local schools and utilize manufacturing week to expose high school kids to the trades in the city. The EDA would like to try to expose more trades to students like electrical and plumbing. Construct America is an agency we may be able to work with. Contact land owners that don't have land actively for sale and make list of potential properties for development.

Downtown Redevelopment – maintaining an attractive area as a part of community that reinforces that it is a great place to live

- Downtowns can be a reflection of how the community sees itself
- Typically independently owned businesses that keep profits in town
- Do we have areas of priority or opportunities? I have attached the study for the EDA's review.

Strategies and Actions

- The EDA thought that the downtown had opportunities for redevelopment and store fronts or multifamily housing
- Look at long term downtown redevelopment plan
- **Workforce Housing – How we develop and look for new opportunities**
 - According to the Urban Land Institute (ULI), Workforce Housing is defined as housing affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing targets middle-income workers which includes professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like. Households who need workforce housing may not always qualify for housing subsidized by the Low-Income Housing Tax Credit (LIHTC)
 - Chisago County has developed a housing trust fund
 - Affordable housing is essential to a flourishing business base, especially manufacturing

Strategies and Actions

- Government Financing (TIF/Abatement)
- Helpful Zoning
- Low Cost land/donated land
- Advocacy by the EDA to engage
- Partner with Forest Lake CTE and Pine Tech and Construct America about partnering with Wyoming

Marketing Efforts

- Work on updating EDA website to ensure good information
- More Social media presences and the continued use of constant contact
- Site selectors are utilizing city's web pages for information
- Community image and reputation matter
- Branding is important to set us apart

Strategies and Actions

- Social Media Posts
- New Businesses and New Development
- Featured Businesses of the Month



Initiative
FOUNDATION

40 years of
investing in
your good ideas

January 29, 2026

Robb Linwood, City Administrator
City of Wyoming
PO Box 188
Wyoming, MN 55092-0188

Dear Robb,

We have received the City of Wyoming EDA's 2026 funding in support of the Initiative Foundation's work across Central Minnesota. Please extend our sincere appreciation to the EDA Board for their continued leadership and commitment to the region.

Together, we are strengthening local economies and building vibrant, resilient communities. Your investment directly supports economic development initiatives, including business financing efforts that help create living-wage jobs, diversify local economies, and leverage private-sector investment.

In addition, this partnership enhances community vitality through leadership development and capacity-building programs, grants to local units of government and nonprofit organizations, early childhood initiatives, and scholarship opportunities. These efforts generate lasting economic and social returns, contributing to the long-term health of the region and the future of rural Minnesota.

We truly value your partnership and appreciate your ongoing support of this important work.

Sincerely,

Brian Voerding
President

Carl Newbanks
Vice President for Philanthropy

Give online at ifound.org/give or call us at (320) 631-2007

The Initiative Foundation is a 501(c)(3) organization. As a 501(c)(3) nonprofit organization, your Initiative Foundation contribution is tax-deductible to the extent allowed by law. The Foundation owns and manages financial contributions for the benefit of Central Minnesota communities, and no goods or services are exchanged for your gift.

Initiative Foundation | 405 First St. SE | Little Falls, MN 56345 | ifound.org | info@ifound.org



EDA Communication

Date: March 5, 2026

Presented to: EDA Members

Presented by: Robb Linwood, City Administrator

Department: Administration

Reference: Updates

Method: Communications

Wyoming's EDA Business of the Month February:

Artifex/Millwork – Dedicated to the manufacturing of high quality millwork, store/hotel fixtures, and high-end furniture

Welcome to artifex/millwork (artifex from the Latin meaning artisan/craftsman)

artifex/millwork is dedicated to producing high quality architectural millwork, store/hotel fixtures, furniture and casework. Whether you are looking for a large casework rollout for a medical or dental clinic or a one of a kind board room table, we have the resources and capabilities needed to bring your project to life.

From state-of-the-art CNC equipment to seasoned craftsman, we use a variety of tools, but our most effective and reliable tool is simply good communication. Effective communication allows us to put our skills for VALUE-ENGINEERING to work. By establishing a comfortable working relationship with all parties, we develop a collaborative SOLUTION-ORIENTED team.

For more information - <https://www.artifexmillwork.com>

BUSINESS OF THE MONTH: ARTIFEX/MILLWORK, INC.



Wyoming's EDA Business of the Month March:

Northwoods Humane Society - Enhancing the lives of pets in need and the people who care about them.

We envision a community where every animal, and relationship between people and pets, is valued and cherished.

Ways to Help: Donate, Wish List, Volunteer, Foster

Core Values

- Compassion: We practice empathy, care and respect in our work with animals, our community, and each other.
- Integrity: We believe in fostering a transparent culture by being honest and accountable with each other and our community.
- Learning: We value the ongoing exchange of information and knowledge with each other and the community and celebrate the expansion of creativity and innovation that it produces.
- Connection: We work collaboratively to create an accessible Northwoods experience where each person and pet is welcomed and acknowledged as the individual they are.

For more information - <https://northwoodshs.org/>

BUSINESS OF THE MONTH: NORTHWOODS HUMANE SOCIETY



CHISAGO COUNTY SBDC RESOURCE DAY

Starting or running a business can feel overwhelming, but it doesn't have to be. SBDC Resource Day, hosted by the North Central SBDC's Satellite Office at the Chisago County HRA-EDA, gives you **direct access to experienced consultants, real entrepreneur insights,** and **practical tools you can put to work immediately.**



Wednesday March 25th



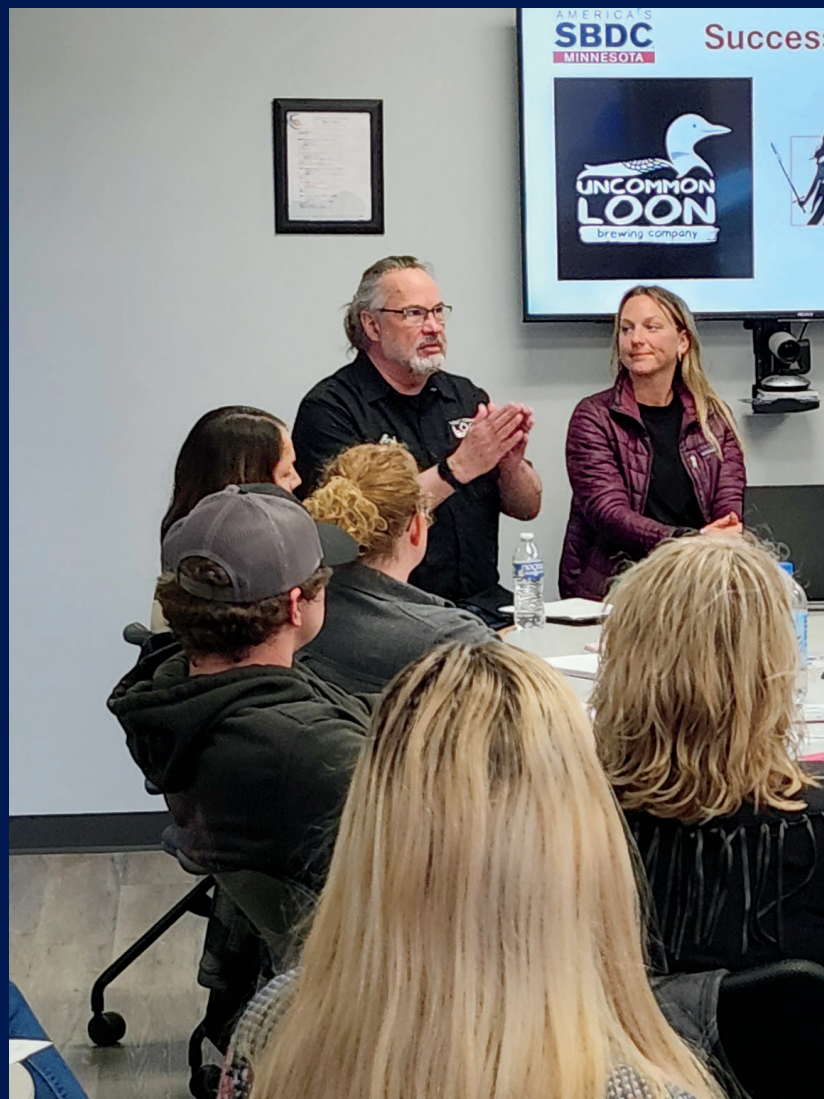
9am - 12pm



Chisago County HRA-EDA Office
38871 7th Ave, North Branch, 55056



Breakfast and coffee served
(GF options available)



WHAT TO EXPECT

9:20

Intro to the North Central Small Business Development Center: Learn how we help businesses start, grow, and thrive

10:10

Interview with a North Central SBDC Client: Hear best practices and lessons learned from someone who has successfully launched their business

10:30

Resource Connection: Get an overview of Chisago County HRA-EDA programs, grants, and partnership opportunities

11:00

Financial Recordkeeping from Day One: Learn the basic steps you need to take to make sure your finances are organized and easy to understand

11:20

One-Page Business Plan Builder: A hands-on session that helps you get your business idea out of your head and onto paper

Walk away with a usable tool to support your business.



CHISAGO COUNTY
HRA-EDA
A Natural Resource for Business

www.chisagocounty.org



RSVP Here



www.northcentralsbdc.com

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