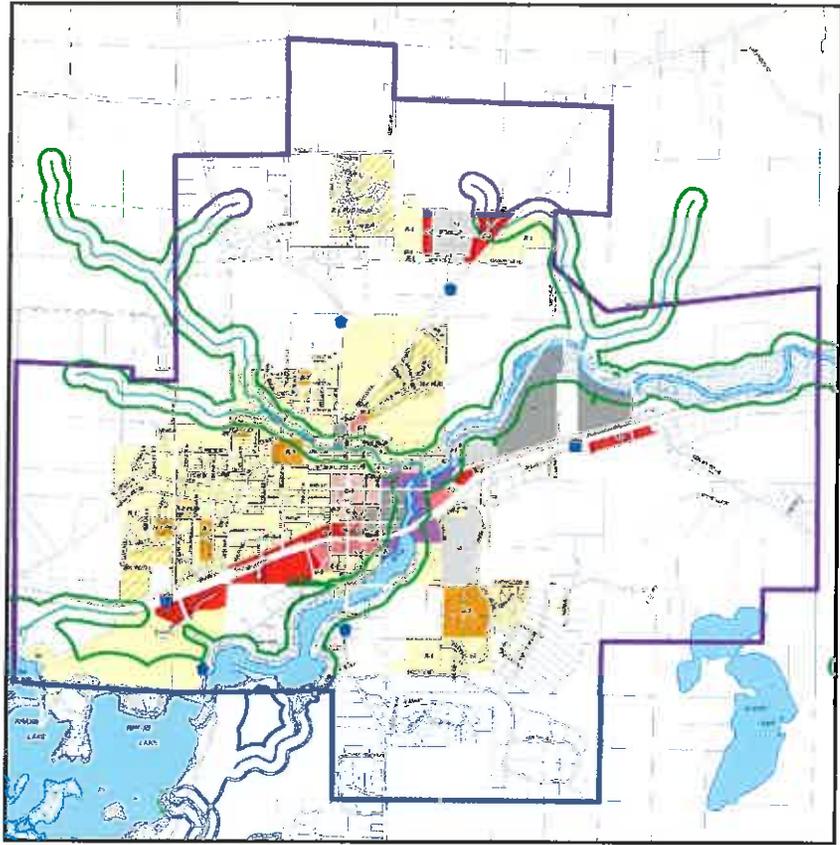


During the May 24<sup>th</sup> City Counsel meeting in regards to Alpha's request to obtain Tax Increment Financing for a market rate apartment with a 20% affordable component to it there were many resident of the area who came to state their points for consideration. Alpha following lengthy discussions withdrew the request until such time as they could move through these topics and have a sound response for them.

## North Pointe talking points:

Safety / Yellow Ribbon City  
Negative Impact to our School District  
Traffic Issues  
Violence / Increasing Crime Rate / Psycho Impact  
Covenant – Single Family  
Not in My Back Yard  
Decreased Property Values  
Visual Aesthetics  
Character of the Neighborhood



**City of Cold Spring**

**Map 5-1**  
**Zoning Map**



Foot  
1,000 500 0 1,000

Zoning	Acres	Percentage
C-1 - DOWNTOWN COMMERCIAL	28.9 Acres	1.0 %
C-2 - FRINGE COMMERCIAL	24.0 Acres	2.1 %
C-2-PUD	1.8 Acres	0.1 %
C-3 - HIGHWAY COMMERCIAL	171.6 Acres	7.3 %
M-1 - LIMITED INDUSTRIAL COMMERCIAL	81.8 Acres	3.6 %
I-1 - GENERAL INDUSTRIAL	142.2 Acres	6.2 %
R-1 - LOW DENSITY RESIDENTIAL DISTRICT	946.0 Acres	41.2 %
R-2 - PUD	170.8 Acres	16.3 %
R-3 - MEDIUM DENSITY RESIDENTIAL DISTRICT	21.2 Acres	0.9 %
R-3-PUD	6.2 Acres	0.3 %
R-3 - HIGH DENSITY RESIDENTIAL DISTRICT	88.5 Acres	3.4 %
R-3-PUD	7.7 Acres	0.5 %
RF - RIVERFRONT COMMERCIAL	40.8 Acres	2.8 %
SHORELAND OVERLAY DISTRICT	808.4 Acres	
FP - FLOOD PLAIN DISTRICT	355.9 Acres	

**2007 Comprehensive Plan**

**Base Legend**

- Streams
- County Boundary
- Voter





CITY OF COLD SPRING  
ZONING MAP  
JANUARY 2010



LEGEND

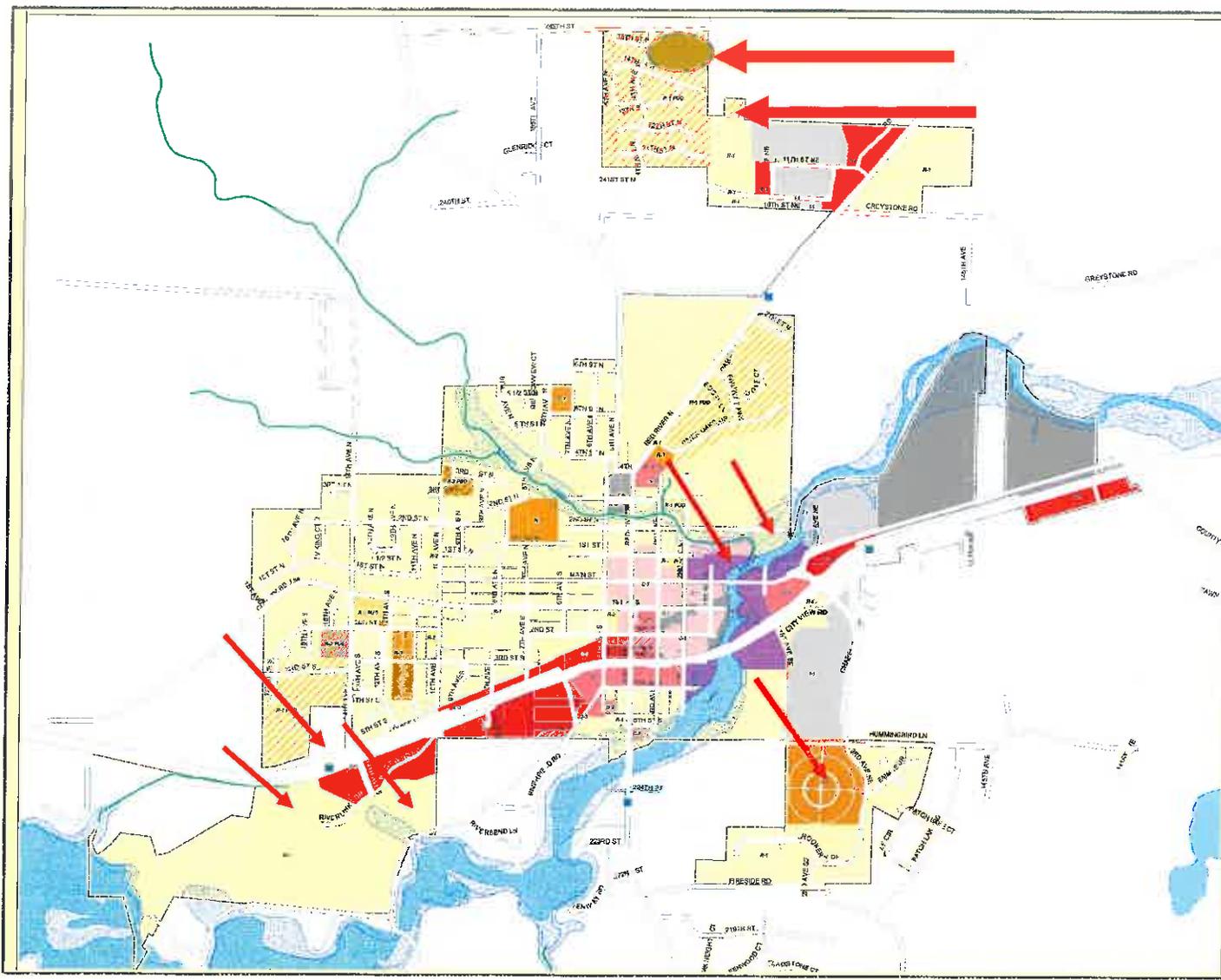
ZONING DESIGNATIONS

-  C-1 - DOWNTOWN COMMERCIAL
-  C-2 - FRINGE COMMERCIAL
-  C-2-PUD
-  C-3 - HIGHWAY COMMERCIAL
-  I-1 - LIMITED INDUSTRIAL COMMERCIAL
-  I-2 - GENERAL INDUSTRIAL
-  R-1 - LOW DENSITY RESIDENTIAL DISTRICT
-  R-1-PUD
-  R-2 - MEDIUM DENSITY RESIDENTIAL DISTRICT
-  R-3 - PUD
-  R-3 - HIGH DENSITY RESIDENTIAL DISTRICT
-  R-3-PUD
-  RF - RIVERFRONT COMMERCIAL
-  FP - FLOOD PLAIN DISTRICT

BASEMAP FEATURES

-  CITY BOUNDARY
-  RIGHT OF WAY
-  RIVERS/LAKES
-  CREEK/STREAM

Scale: 1" = 200'





# CONCEPT SKETCH PLAN 3



**CONCEPT DATA**

Gross Site Area:	11.1 ac
Perimeter Road ROW:	0.9 ac
14th Street:	0.5 ac
2nd Ave:	0.4 ac
<b>Net Developable Area:</b>	<b>10.2 ac</b>
Pondina:	0.8 ac
<b>Net Developed Area:</b>	<b>9.4 ac</b>
<b>Proposed Single Fam Lots:</b>	<b>7 lots</b>
<small>75' wide x 170' deep lots</small>	
<small>Proposed Single Family Setbacks:</small>	
Front Setbacks:	25'
Side Setbacks:	5'
<b>Proposed Townhomes:</b>	<b>27 units</b>
<small>30' wide x 45' deep as shown</small>	
<small>Proposed Townhome 2-landmarks:</small>	
Setback to perimeter streets:	25' min. (principal bldg)
Side Setback to internal streets:	20' min.
Minimum Overhang Length:	22' min.
Building to Righting Side Stds:	20' min.
<b>Proposed Apartments:</b>	<b>45 units</b>
<small>10 story townhomes &amp; 20 story office bldg</small>	
<small>Proposed Apartment 2-landmarks:</small>	
Setback to perimeter streets:	25' min.
Attached Garages:	1 car: 16x27 typ
Surface parking:	12 stalls
<b>Overall Gross Density:</b>	<b>7.1 un/ac</b>
<small>45 units / 11.1 ac</small>	
<b>Overall Net Density:</b>	<b>7.7 un/ac</b>
<small>45 units / 9.4 ac</small>	
<small>Aerial photography from State of Minnesota</small>	
<small>Topography from State LIDAR</small>	

Handwritten mark: a stylized 'R' or 'T' with a horizontal line through it.

Added to web page

MYTH: Affordable housing will drive down property values.

**REALITY:**

*Not low income*

- **Repeated research has shown that affordable housing has no negative impact on the price or frequency of sales of neighboring homes.**
  - Numerous studies over time from around the country support the general notion that affordable housing has no negative impact on surrounding property values—especially if it is thoroughly integrated into the neighborhood.<sup>1</sup>
-

MYTH: Affordable housing will look like  
“cheap housing.”

## REALITY:

- **Affordable housing must comply with the same building restrictions and design standards as market-rate housing.** Because affordable housing is often funded in part with public money, sometimes it needs to comply with additional restrictions and higher standards like market-rate housing.
- **Affordable housing is not affordable because it's built with “sub-quality” materials; it is affordable in the sense that it is less costly to live in because it is supported by additional public and private funds.**



**COLE GROUP ARCHITECTS**  
 216 Park Avenue S., Suite 102 • St. Cloud, MN 56301  
 Phone: (800) 441-7444 • Fax: (800) 441-7444

**NORTH POINT APARTMENT**  
 COLD SPRING, MN.

**ALPHA**  
 DEVELOPMENT

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**MICK CONSTRUCTION INC.**  
 1167 244TH VIEW ROAD  
 WILSA PARK, MINNESOTA  
 PHONE: (952) 835-2194

MYTH: Affordable housing will bring lots of large families to the community, thereby increasing the burden on schools and roads

## REALITY:

- According to the U.S. Census Bureau, rental apartments have fewer children per unit on average than owner-occupied, single-family housing; rental apartments contain a lower percent of units with one or more school aged children; and rental units have a lower average number of motor vehicles per unit.<sup>2</sup>
- Affordable housing helps reduce the number of cars on the road by allowing working people to live near their jobs. In addition, studies show that affordable housing residents own fewer cars and drive less often than residents of market-rate homes.<sup>4</sup>

MYTH: Affordable housing will reduce the quality of local schools and hurt standardized test scores.

## REALITY:

- Without affordable housing, many families are forced to move frequently, and their children are unable to remain in the same school for long. A Minneapolis study found that children whose families moved during the course of the school year attended school less often and scored significantly lower on standardized tests than those who stayed in one place.<sup>5</sup>
- Affordable housing minimizes such disruptions to children's education.
- Economic integration of neighborhoods is necessary to create regional school systems in which all schools—not just a few—are excellent
- Affordable housing also helps schools attract and retain the best teachers. School districts across the country have developed innovative affordable housing programs that recognize that it is important for teachers to put down roots in the communities where they teach, and the federal government's "Teacher Next Door" program also helps teachers live in the school districts where they teach at a price they can afford.<sup>8</sup>



# **ROCORI SCHOOL DISTRICT**

**ROCKVILLE • COLD SPRING • RICHMOND**

534 Fifth Avenue North  
Cold Spring, MN 56320

(320) 685-4185  
FAX (320) 685-4906

3 August, 2016

Cold Spring Planning and Zoning Commission:

It is a pleasure and privilege to offer this letter providing background and information about the ROCORI School District. I am hopeful that the information offered will be of assistance as you conduct your important work affecting the conditions and future of the City of Cold Spring.

Recently, I have engaged in conversations with Reggie Fraley from Alpha Development about potential housing projects within the community. In specific, Reggie has shared ideas on apartment units and has asked how this type of housing would impact the ROCORI School District. In his description, Reggie has explained that the type of units under consideration would likely provide housing for a maximum of 60 children but would more likely be in the 30 to 40 student range.

Housing availability has an impact on the ROCORI School District in a number of ways. As a fairly significant employer in the community, the housing market has an effect on our employees—in particular, employees new to the school district. Available housing also affects the number of students enrolled in the district as students who live in the housing are likely to enroll in the schools of the district.

As a school district, we are positioned to adjust to increases in enrollment especially if the increases happen in regular, incremental changes. Most changes such as those that occur with the opening of apartment units, bring students across a variety of grade levels and ages. This type of growth is welcome and appreciated in the district because it allows us to plan, adjust and adapt. It has a positive impact on state funding and allows us to enhance our educational programs. Rapid growth, of course, could be problematic for any school system, but within the ROCORI District we can accommodate regular and consistent growth for the next several years.

It is my best professional judgment that the type of housing under consideration is in short supply in the ROCORI District, and, in particular, in the city of Cold Spring. If there is one consistent challenge expressed by new staff in our system, it is that quality, affordable housing within the city is difficult to find. This same issue is raised by families seeking to move to the area or new families seeking to establish themselves. Support for the creation and development of affordable housing in our communities is one of the most beneficial things that can happen within the ROCORI School District.

Sincerely,



Scott R. Staska  
Superintendent of Schools

MYTH: Affordable housing doesn't contribute to the local tax base and overburdens the local property tax system.

## REALITY:

- Nationwide, the effective tax rate (property tax paid relative to the market value) for multi-family complexes is significantly higher than single-family homes.<sup>9</sup>
  - Most cities that have enacted inclusionary zoning ordinances have found that they spur more than enough economic development to keep public finances on a sound footing.<sup>11</sup>
  - Across the country, municipalities with volunteer fire and ambulance crews have been facing pressure to hire salaried personnel as high housing costs force volunteers to move away. Affordable housing can help these communities retain their volunteers and thus keep public safety expenses down.<sup>12</sup>
-

MYTH: Affordable housing will increase crime in the community and bring in undesirable residents.

### REALITY:

- Affordable housing can help a community maintain a stable population by making it easier to retain people who already live and work there.
- There is no evidence that affordable housing brings crime to a neighborhood.
- Affordable housing, as a tool of economic development, can often help to lower crime rates.
- The National Crime Prevention Council calls for the construction of affordable housing to reduce crime because “neighborhood cohesion and economic stability are enhanced in areas where the continuing supply of dispersed, affordable housing is assured.”<sup>13</sup>
- Whether a development will be an asset or a detriment to a community more often turns on basic management practices: careful screening, prudent security measures, and regular upkeep. **Most affordable housing residents are seeking safe and decent housing that will allow them to live self-sufficient lives in a good community.**

MYTH: Affordable housing represents just another government welfare hand-out.

## REALITY:

- Wealthy homeowners benefit the most from federal housing subsidies. They receive a **federal income tax deduction for mortgage interest paid, which is the largest housing subsidy program in the U.S., and a similar deduction for property taxes paid.** In 2003, these subsidies cost the federal government **\$87.8 billion**, much of which went to the wealthiest 10% of U.S. taxpayers. Meanwhile, the federal government **spent less than half as much (\$41.5 billion) to preserve, maintain, and build affordable rental housing** through the entirety of the Department of Housing and Urban Development (HUD) budget (\$38 billion) and the low-income housing tax credit program (\$3.5 billion).<sup>14</sup>

# Footnotes:

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- U.S. Census Bureau Residential Finance Survey, 1991. Minnesota Tax Payers Association National Survey, 1998.
- Judith Barrett and John Connery, *Housing the Commonwealth's School-Age Children*. Citizens' Housing and Planning Association Research Study, August 2003.
- *Inclusionary Zoning: A Policy That Works for the City That Works*. BPI Research Study, December 2003.
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- National Crime Prevention Council, Topics in Crime Prevention. "Strategy: Ensure Supply of Affordable Housing." <http://www.ncpc.org/ncpc/ncpc/?pg=2088-9318>. Accessed June 1, 2004.
- Numbers below from: U.S. Census Bureau, 2003 *Statistical Abstract of the United States*, Section 9: Federal Government Finances and Employment. Available Online:

## 2. To Meet the following Housing-Related uses:

1. To provide a diversity of housing ~~adjacent to the downtown area.~~
2. To provide a variety of housing ownership, alternatives and housing choices.  
*Apt / townhome / single family*
3. To promote affordable housing for low to moderate income individuals. (20%)  
*Section B - (Voucher) Section 42? Section 812 - \$866 to Rents \$1200 =*
4. To promote neighborhood stabilization and revitalization by ~~removal of blight and incompatible~~ land uses and upgrading the existing housing stock in residential areas
5. To fill identified and unmet housing needs of the City.

*River costs only other Market Rate*

### 3. To redevelop blighted or under-utilized areas of the City.

- The demand for multihousing is a very needed opportunity in the Cold Spring market.
    - Reference to Richmond Housing Study?
  - With modification of the City Comprehensive Plan and Zoning to R-3 this land can move forward
    - offering an opportunity to maximize utilization of land and Housing Choice;
    - That is in demand in the community, and
    - Further develop land that might have a much longer path “As Is”
-

4. To increase the tax base of the City in order to ensure the long-term ability of the City to provide adequate services for its residents while lessening the reliance on residential property tax.

- The tax base will increase dramatically by adding a new dimension to applicable types of housing the City. This development also brings with it 7 additional single family lots in a buffer zone to the Townhomes all of which will not receive any financial assistance significantly increasing the City Tax Base.

*No TIF on townhomes/single family*

5. To retain local jobs, increase the local job base, and provide diversity of employment opportunities in the City and surrounding area.

- As our local businesses continue to grow there is a defined shortage of housing opportunities for the new employment growth. The addition of available quality rental units in the community will assist in attracting new job applicants to our City to assist our local businesses.

6. To expand the industrial, commercial and service related market potential of existing businesses in the City.

- Again, this opportunity will have an indirect effect on these markets as one of the largest deficiencies this market has is the availability of transitional living. This will increase the markets ability to bring new employees to the market as they will have available temporary housing while the assimilate to our community.

9. To meet other uses of public policy, which may be adopted by the City Council from time to time, including the promotion of: quality urban design, environmental clean-up, energy conservation, decreasing the capital and operating costs of local government and the prudent use of municipal resources

- The North Point Apartments are designed to add high quality urban design to the City as shown on the elevations presented. The project will be built to achieve high energy ratings for the tenants. Streets and utilities are being put into place using City design requirements paid for in the project and would then be dedicated to the City for public use.