LAND USE PLAN

The basic intent of the comprehensive planning process is to provide a well founded and coordinated decision-making framework to guide both public and private development and community improvements. In this regard, this document represents the development framework to guide land use decisions for the City of St. Francis.

The Land Use section assists policy makers in ongoing decision-making. Since the maps and information in the Comprehensive Plan may become outdated, reliance on a land use map for guidance on a specific issue may be imperfect for decision-makers. However, the relative consistency of community goals and policies ties the land use activities together over the long term.

METROPOLITAN COUNCIL PLANNING STRATEGIES

It is imperative that each municipality accommodate its share of population growth in order to maintain the viability and economic efficiency of the region's infrastructure, according to the Metropolitan Council. The Metropolitan Council has devised strategies and plans for each community to ensure that growth is accommodated, including Planning Area Designations, System Plans, and Net Density Calculations.

Planning Area Designations

As was stated in the Background Section, St. Francis has been classified as a both a Rural Center and as a Diversified Rural Community by the Metropolitan Council in the 2030 Regional Development Framework. The Metropolitan Council has identified policies, strategies, and specific roles for communities to take in planning for their growth. Integrating these strategies and policies into the Comprehensive Plan shall ensure that land use patterns accommodate growth, make efficient use of existing and planned infrastructure, provide a mix of housing opportunities, and protect natural resources, according to the Metropolitan Council.

Rural Center:

Policy 1: Work with communities to accommodate growth in a flexible, connected and efficient manner.

Community Role:

Plan for the preservation and maintenance of the community.

Policy 2: Plan and invest in multi-modal transportation choices based on the full range of costs and benefits, to slow the growth of congestion and serve the region's economic needs.

Community Role:

 Plan for an interconnected system of local streets, pedestrian, and bicycle facilities.



Policy 3: Encourage expanded choices in housing location and types, and improved access to jobs and opportunities.

Community Role:

- Develop and implement comprehensive plans that provide land appropriate for a variety of affordable and life-cycle housing options.
- Adopt local housing goals and implementation plans.
- Use local official controls and resources to facilitate development of a range of housing densities, types, and costs.
- Approve and permit proposing housing developments in light of population forecasts, existing housing stock, and current and future community and regional needs, as appropriate.

Policy 4: Work with local and regional partners to conserve, protect, and enhance the region's vital natural resources.

Community Role:

- Complete local natural resource inventories as they deem appropriate.
 Give strong consideration to integrating natural resources, including aggregate, identified in regional and local natural resources inventories into local land use decision-making.
- Adopt and enforce erosion control ordinances and other environmental preservation and conservation techniques and ordinances.
- Prepare and implement local stormwater management plans consistent with Minnesota Rules Chapter 8410 and the MLPA.
- Include as a part of local park systems natural resources that are identified as high quality or of local and regional importance.
- Implement surface water management practices geared to protecting and maintaining the quality of local water resources.
- Adopt and implement best management practices for abating, preventing, and removing point and non-point source pollution; reducing soil erosion; protecting and improving water quality; and maximizing groundwater recharge through surface water infiltration.
- Continue to monitor groundwater resources utilized by the municipal water supply system through cooperation with the DNR's Water Level Monitoring Programs and the City's Water Supply Plan.

Diversified Rural Community:

Policy 1: Work with communities to accommodate growth in a flexible, connected, and efficient manner.

Community Role:

- Accommodate growth not to exceed forecasts at clustered development, not to exceed one unit per 10 acres.
- Plan development patterns that will protect natural resources. Preserve areas where post-2030 growth can be provided with cost-effective and



- efficient urban infrastructure and accommodate growth without requiring the provision of regional urban services.
- Protect the rural environment. Locally oversee the management and maintenance of alternative wastewater treatment systems, such as community drainfields to avoid the environmental and economic sots from failed systems.
- Ensure financial and environmental accountability for installation, maintenance, remediation, and management of any permitted private wastewater treatment systems.
- Adopt conservation subdivision ordinances, cluster development ordinances, or environmental protection provisions in land use ordinances.

Policy 2: Plan and invest in multi-modal transportation choices based on the full range of costs and benefits to slow the growth of congestion.

Community Role

 Plan for and construct local transportation infrastructure including trails sufficient to serve local needs.

Policy 3: Encourage expanded choices in housing location and types, and improved access to jobs and opportunities.

Community Role:

- Develop and implement comprehensive plans that provide land appropriate for a variety of affordable and life-cycle housing options.
- Adopt local housing goals and implementation plans.
- Use local official controls and resources to facilitate development of a range of housing densities, types, and costs.
- Approve and permit proposing housing developments in light of population forecasts, existing housing stock, and current and future community and regional needs, as appropriate.

Policy 4: Work with local and regional partners to conserve, protect, and enhance the region's vital natural resources.

Community Role

 Conserve, maintain and restore natural resources identified in regional and local natural resource inventories. Integrate natural resource conservation strategies into development plans.

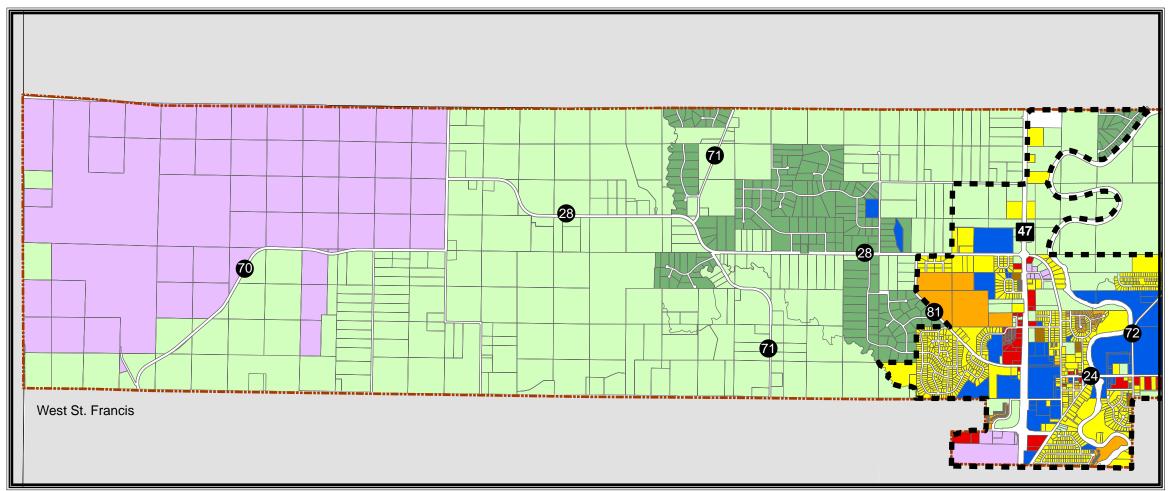


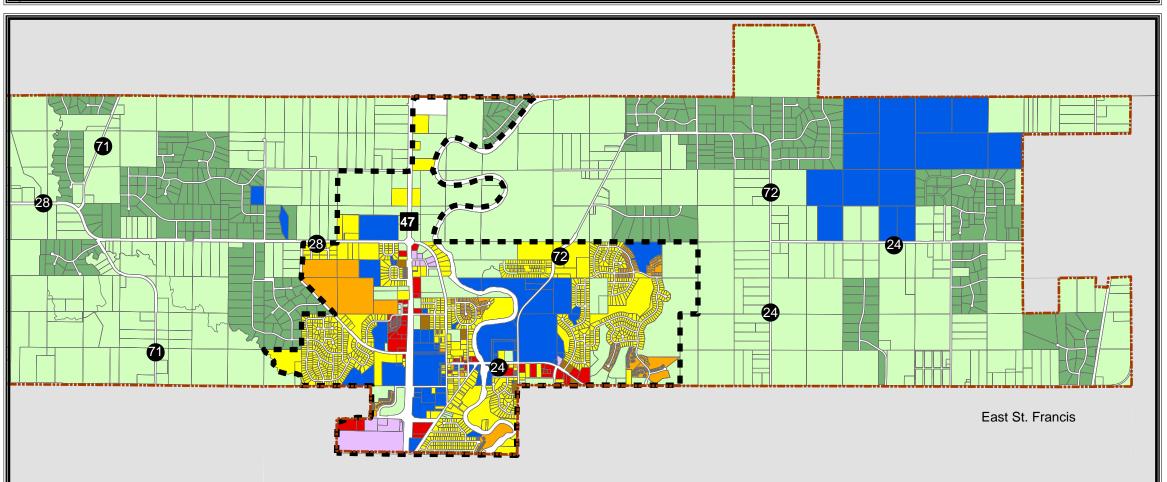
EXISTING LAND USE

The following table and map illustrate the existing land uses within the City of St. Francis. The land use categories are those designated by the City. As the map and table indicate, 5,280 acres are used for agriculture or are vacant. 4,417 acres are single family residential outside of the MUSA District, while 797 acres are single family residential inside the MUSA District. The next largest category is industrial, in which there are 2,552 acres. Public land uses account for 765 acres, while park land accounts for 174 acres. Medium density residential contains 194 acres, while high density residential only contains 16 acres. Commercial land uses comprise 78 acres of the land within the City of St. Francis.

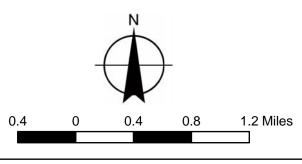
ST. FRANCIS: EXISTING LAND USE					
LAND USE CATEGORY	ACREAGE				
AGRICULTURAL	8,070				
RURAL RESIDENTIAL	1,670				
LOW DENSITY RESIDENTIAL	755				
MEDIUM DENSITY RESIDENTIAL	194				
HIGH DENSITY RESIDENTIAL	16				
COMMERCIAL	78				
URBAN INDUSTRIAL	70				
NON-URBAN INDUSTRIAL	2,482				
PARK, PUBLIC & OPEN SPACE	939				
RIGHT-OF-WAY	786				
TOTAL	15,060				











Source: Anoka County GIS; Minnesota DNR; Bolton and Menk, Inc; Northwest Associated Consultants Date: June 2008



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PREVIOUSLY PLANNED LAND USE

In May of 2000, the City of St. Francis updated their Comprehensive Plan. At that time, a Comprehensive Plan was implemented through the year 2020. This section is provided to give an outlook of what the planned land uses were at that time:

ST. FRANCIS: PREVIOUS (2020) LAND USE PLAN (Source: 2000 City of St. Francis Comprehensive Plan)					
LAND USE CATEGORY	ACREAGE				
LONG TERM AGRICULTURE/RURAL	200				
RURAL ESTATE AGRICULTURE	3,715				
RURAL RESIDENTIAL	5,677				
LOW DENSITY RESIDENTIAL	753				
MEDIUM DENSITY	214				
HIGH DENSITY	48				
PUBLIC INSTITUTIONAL	209				
PARKS/OPEN SPACE	100				
COMMERCIAL	138				
INDUSTRIAL	2,717				
CONSERVANCY	536				
OPEN WATER/RESTRICTED FOR					
DEVELOPMENT	603				
ROADWAYS	189				
TOTAL	15,099				



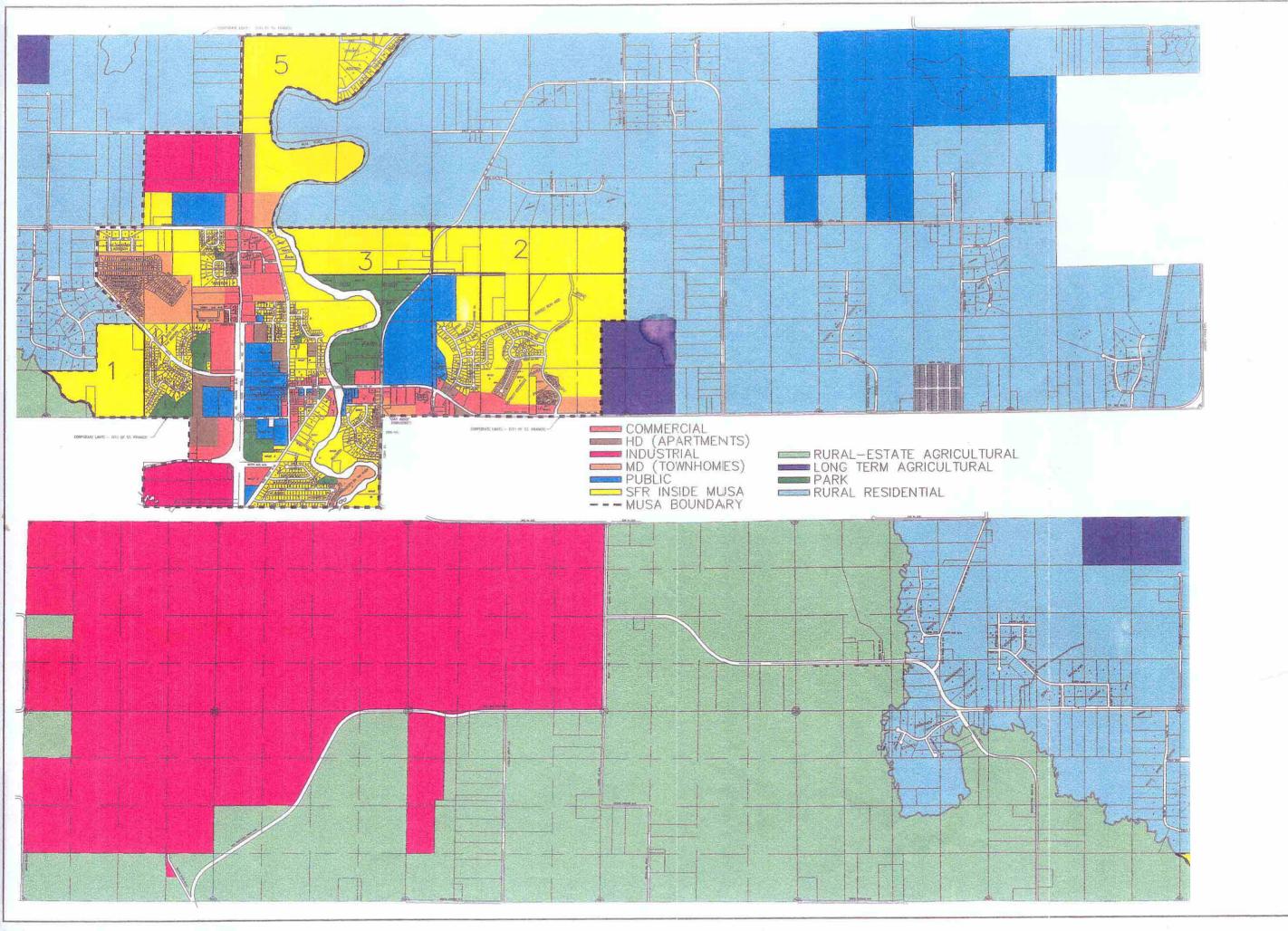




FIGURE 4-1

MAP

ST. FFRANCIS

FUTURE LAND USES

BDM

2-7

FUTURE LAND USE

This section provides a framework to guide and direct future land development within the City of St. Francis. The Land Use Plan is a narrative and graphic description that provides the background and rationale for land use designations as represented on the Proposed Land Use Map.

The Future Land Use Plan is a conceptual illustration of how future development will be distributed as St. Francis grows over the next 20 to 30 years. This timeframe is not fixed. It is not the intent of the Plan to prescribe a growth rate, but rather to establish parameters for quality, quantity, and location of growth as it comes. However, the 2030 planning horizon specified by the Metropolitan Council will be used to analyze the impacts of the growth projections, and permit coordinated infrastructure planning for the City and for the region.

Land Use Categories

With that in mind, the Future Land Use Plan provides for land use categories that are somewhat distinct between the existing developed portion of the community and the future growth area. The sections below identify the generalized categories, along with some of their most important characteristics. Within the existing community, the land use pattern shows more discreet types of land use, based on a zoning pattern that identifies several different types of land use. In the future land use area, categories have been collapsed to allow some for some flexibility on the part of the City to direct the specifics of a development on a case by case basis.

Rural Residential

The City has a number of rural residential subdivisions that have developed into neighborhood areas with 2 to 5 acre lot sizes. The land use plan does not anticipate the expansion of this land use type, however, it is considered important to provide for the continuation of these neighborhoods without threatening disruption through the provision of public utility services. As such, the land use plan anticipates "bypassing" these areas with sewer, but preserving future capacity in the event that re-subdivision and sewer service are feasible in these neighborhoods.

Low Density Residential

Within this category, the density range is 1.5 to 2.5 units per net acre. The predominant land use will be detached single family homes. Planned Unit Development design may be utilized where unique environmental features support a more flexible design approach, however, the use of PUD will be entirely discretionary on the part of the City, and the intent and procedural requirements of the City's PUD ordinances will be rigorously applied.

Within this category, the City may allow a moderate mix of housing types, provided that gross residential densities do not exceed 2.5 units per acre. For PUD design, substantial architectural enhancements will be a minimum component of the amenity package. Likewise, enhancements to the quality and quantity of open space are likely



to be expected. Extraordinary attention to natural environmental detail may also qualify a project for PUD consideration. Without such elements, the City can not make a finding that the flexibility that PUD provides is justified.

Medium Density Residential

The density range is 2.5 to 7 units per net acre within the Medium Density Residential category. The Future Land Use Plan sets aside various locations for medium density residential development, and these ares scattered within the current MUSA - the largest of which is located along the east side of Pederson Drive NW and south of Ambassador Boulevard NW. This area does not reach St. Francis Boulevard to the east, as those properties directly adjacent to the street are guided as commercial.

Medium/High Density Residential

The Plan sets aside specific locations for medium to high density residential development, most of which occur in proximity to higher volume transportation routes. While this pattern can result in residential development that suffers from the impacts of high traffic, the Plan recommends additional setback and buffering requirements for these areas in an effort to mitigate any negative impacts. The density range for this category is 2.5 to 18 units per acre.

While the Zoning Ordinance does not distinguish between occupancies, the Plan policies would recommend that senior-oriented multiple housing be located in areas of more services, including commercial and/or medical. The medium/high density residential areas shown on the outskirts of the land use plan are more appropriately developed for family housing. For most of these areas, townhouse development should be mixed with multiple family residential housing. Average densities in these areas should be at or above ten units per acre. The City should be careful about allowing the areas designated for this land use to be consumed by medium density housing styles only.

High Density Residential

Within the High Density Residential category, the density range is intended for 7 to 18 units per acre. There are few opportunities to provide for higher density development, given the needed support services and the avoidance of neighborhood conflicts. As such, it is important to ensure that the appropriate high density areas are developed to their maximum capacity.

Commercial

Commercial land uses in the Plan are shown to concentrate along the Highway 47. Much of the existing commercial property in the City has been developed. As a result, the concept plan identifies the northern portions of Highway 47 as a commercial district to support a broad variety of commercial uses in a pattern of more traditional building-forward design.

It should be noted that the public schools consume a significant amount of Highway 47 frontage in the community. As well, many members of the community have identified an



issue with school facilities. In the event that the school district replaces the existing school buildings by constructing new buildings outside of the corridor, the City may wish to consider conversion of these sites to a commercial designation. This change is not shown on the map, however, since the schools have not presented this idea to the City.

New commercial areas are designated on the Plan along Highway 47 to the north of the existing developed area. This location is accessible to new utility services, and has adequate land areas to support some significant growth. A part of this pattern is predicated on the eventual resolution of congestion in the Highway 47 corridor to the south.

The commercial designation is a broad category, including everything from office and general retail use to showroom, auto sales and service, and other large facilities. Because of the concentration of commercial along the Highway 47 corridor, aesthetic and architectural issues are important in order to ensure that the commercial areas of the City create a positive presentation to visiting traffic.

As a fundamental component of St. Francis's future, it is acknowledged that the Highway 47 area will provide the majority of the area's commercial services for the foreseeable future (and beyond). The City's focus on downtown re-development should not come at the expense of attention to the needs of good planning and provision for the important highway commercial districts, nor should the two areas be viewed as competitive with each other. Both are critical in maintaining the high standard of quality and environment which residents of the community seek, whether that means an essential link to St. Francis's heritage and small-town character, or the provision of contemporary commercial services to residents, workers, and travelers.

Industrial

The industrial land use category is a broad category as well, encompassing some businesses that can create objectionable noise, visual unsightliness, truck traffic, dust and fumes, and many other impacts that do not mix well with any other uses. Other industrial uses are more office and low volume traffic generators with few visible physical impacts. The City's various industrial zoning districts distinguish between some of the uses, but further refinement could help to properly located those uses that have similar characteristics.

The land use plan designates the area to the west of the Highway 47 commercial corridor for future industrial development. Because there are some existing rural residential subdivisions in the west area, it may be appropriate to encourage the office-oriented users to locate nearest the boundaries of the district. With this location, future industrial users will have access to Highway 47 without directing traffic through residential areas.

Long Term Agricultural

Areas identified on the Land Use Map for Long Term Agriculture are primarily intended to be used for agricultural production and cropland. As long as these areas remain in



agricultural production, the City of St Francis will classify these properties as such. At that time that the properties are no longer in such production, they shall be reclassified as Urban Reserve.

Agricultural

The Agricultural category encompasses a number of different land use types, but is primarily intended to preserve land from urban development. Some of these areas are recreational in nature, and others are environmentally difficult to develop. The majority of the land on the City's land use map with this designation is intended to be preserved for rural use for the foreseeable future.

The impact of this designation is that a distinct urban edge is created, beyond which the City would anticipate that agricultural uses predominate. The concept land use plan, projects a large rural use area for the planning horizon. The anticipated density for this land use category is intended to 1 unit per 10 acres. Clustering and Planned Unit Developments may be acceptable if achieving conservation or open space goals.

In the short term, the City would not anticipate the potential for urban subdivision in this area. To the extent that the rural designation remains in agriculture, no conflict is seen. It is true that farming operations adjacent to urban areas can raise issues, however, there are limited compatibility problems between the two uses. In any case, the edge between urban land use and agriculture is going to occur somewhere on the map, and these issues will inevitably come up regardless of where the line is drawn.

Urban Reserve

Areas designated for Urban Reserve are intended to be utilized with interim agricultural uses awaiting future urbanization. Areas staged for growth in this planning period may be swapped out for areas in the Urban Reserve district at the discretion of the City Council. While in the Urban Reserve classification, these areas shall have a density of 1 unit per 10 acres. Clustering and Planned Unit Developments will be allowed at this density, as well, however no development will be allowed that hinders short-term urbanization.

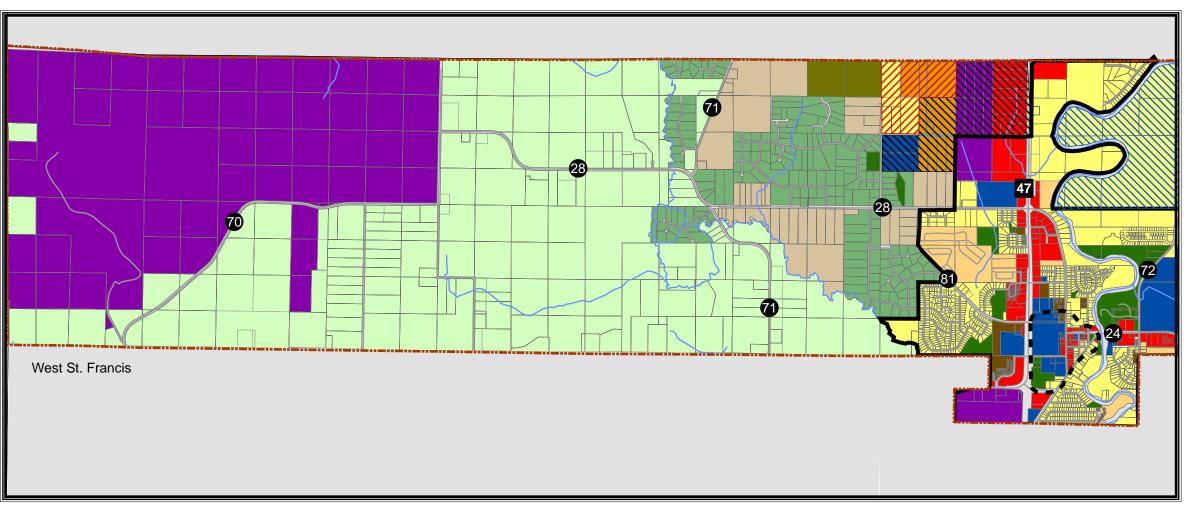
Downtown District

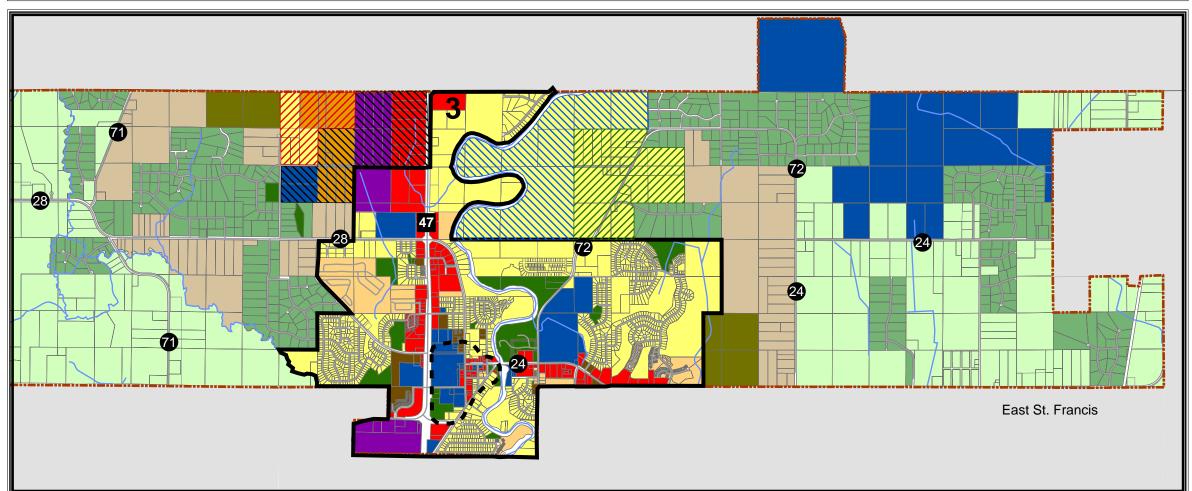
Also, included on the map is an area identified as the "Downtown District". This area generally encompasses the original Village of St. Francis. The area has a mix of commercial, residential, and public land uses. The Downtown District is intended to maintain its historic, small town character.



ST. FRANCIS: FUTURE LAND USE PLAN						
LAND USE CATEGORY	GROSS ACREAGE MAPPED					
EAND USE CATEGORT	Existing	2010	2015	2020	2025	
AGRICULTURAL	8,070	5,201	5,201	5,201	5,201	
RURAL RESIDENTIAL	1,670	1,628	1,628	1,628	1,628	
URBAN RESERVE	0	1,988	1,856	1,634	1,168	
LOW DENSITY RESIDENTIAL	755	1,226	1,226	1,498	1,944	
MEDIUM DENSITY RESIDENTIAL	194	204	204	204	204	
MEDIUM-HIGH DENSITY RESIDENTIAL	0	77	138	138	138	
HIGH DENSITY RESIDENTIAL	16	48	48	48	48	
COMMERCIAL	78	309	309	309	309	
URBAN INDUSTRIAL	70	209	209	209	209	
NON-URBAN INDUSTRIAL	2,482	2,482	2,482	2,482	2,482	
PARK, PUBLIC AND OPEN SPACE	939	983	983	983	983	
ROW	786	794	804	815	835	
TOTAL	15,060	15,060	15,060	15,060	15,060	



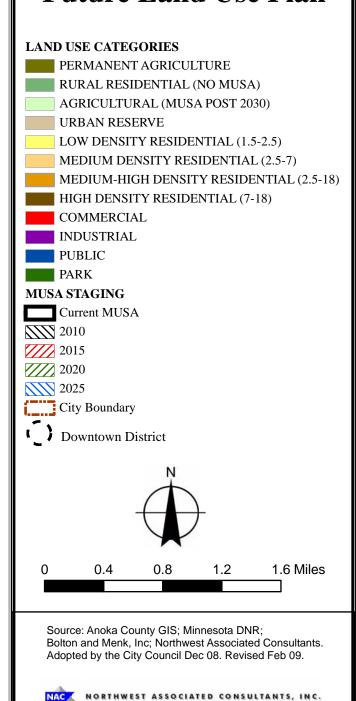






2030 Comprehensive Plan

Future Land Use Plan



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GOALS AND POLICIES

The land use plan for St. Francis is a graphic representation of the community's land use and growth management goals and policies. In the following pages, St. Francis's fundamental land use policies are laid out, with the intention that decisions about new development proposals are expected to meet these standards identified in this material, in addition to mere compliance with development ordinances and maps.

Guiding Land Use Principles

- There are three primary environments in St. Francis which have defined the community's identity (1) urban-style development, around the traditional downtown and the Highway 47 corridor; (2) rural residential development at the outskirts of the urbanized areas; and (3) agriculture and other rural uses comprising more than half of the existing land cover. A subcategory of this latter class would be the Alliant Techsystems property at the west boundary of the community which is used for armaments testing. A major principle of this plat is the incorporation of rural residential uses into the long term urban land use pattern without compromising the small-town character that has attracted many to the St. Francis community.
- St. Francis has a high awareness of its community character and image. It is a fundamental objective of the community to establish and maintain a strong sense of neighborhood and community and positive image to visitors. The sense of neighborhood and community image can be achieved by:
 - Establishing continuity between residential areas and the traditional downtown area
 - Attention to neighborhood design and views
 - Neighborhoods which relate well within themselves as well as to adjacent neighborhoods or other land uses, and to the community as a whole through roads and trails
 - Preserving rural landscapes at the edges of the developed community
 - Preserving aspects of small town character that reflect the community's heritage.
- Realization of these principles does not happen without active attention and planning. Setting design standards for each category of land use that are tied into overall community goals can help facilitate a more desirable community.
- The intensity of land uses should decrease as distance increases from activity centers. As a means of maintaining the integrity of the residential neighborhoods, providing a population base for commercial activities and providing alternative housing types, medium and high density residential development must be located only where proper support facilities including transportation networks exist in adequate capacities to serve the expected



uses. As such, the Highway 47 corridor to the north is the most appropriate location for high-intensity land uses.

Policy A: Residential subdivision design must preserve important natural features and promote St. Francis as a distinct location from its suburban neighbors. Policies that support this statement include the following:

- Developers must design subdivisions which preserve woodlands, wetlands, natural lakes and other natural features.
- Portions of the City's aggregate resources are overlain by lands identified in the Met Council's Natural Resource Inventory/Assessment as Regional Significant Ecological Areas. These areas should be given consideration for protection from aggregate extraction.
- Design of new subdivisions must include amenities which establish a small town character and feel.
- Areas available for single family development must address transportation impacts beyond the provision of direct local streets. Since the majority of new growth will extend into undeveloped land, the proposed development must pay careful attention to the extension of the local street pattern, as well as necessary collector routes.
- Areas available for multifamily development will be limited, and programmed to avoid an over-concentration of high-density housing. This will help to maintain the predominance of lower density housing, helping to preserve a smaller character to these areas.
- Multiple family development will need to address architectural issues to incorporate these larger buildings into the areas where they will be located. Large-box design will not be permitted for new multiple family housing projects.
- Multiple family housing design should pay special attention to land use and site planning, encouraging an overall impression of openness and green space.

Policy B: Commercial development shall be concentrated in appropriate locations, rather than allowed to extend unimpeded throughout the community. The application of this policy creates a core location for future commercial uses adjacent to the Highway 47 corridor, and well as in and around the traditional downtown area.



- The primary locations identified in this policy, and on the land use plan map, are intended to contain the spread of commercial development and high intensity uses from encroaching into the predominantly low density and rural areas.
- Commercial development should avoid strip-retail design, and instead, reflect the value and quality that dominate newer commercial centers in nearby communities. The City should consider specific zoning regulations that identify architectural styles and site planning components that support this policy objective.
- A key component of the commercial corridor will be the ability to mix higher density residential uses and maintain extensive components of open space that are visible from Highway 47.

Policy C: Creative approaches to the use of land, both in and outside of the higher density Highway 47 corridor, will be required. The City seeks to avoid the characteristics of suburban sprawl by seeking only development that reflects St. Francis's small-town identity.

- Setting design standards for street and building design can enhance the physical environment in the City.
- New residential subdivisions, especially those utilizing a PUD design process, will be evaluated as to their variety and diversity of housing materials, colors, architectural styles and details, and other factors.
- New commercial development will be required to integrate architecture and site planning techniques that are reflective of the City's small town character.
- Site planning that minimizes the use of large, unbroken parking lots will be required. Commercial developments will be required to hide parking areas and place buildings in such a way that the buildings are emphasized to passing traffic.
- Building architecture should be the predominant site identifier, rather than freestanding signage. The City will value the utilization of low-profile monument signage where freestanding signs are to be considered.

Policy D: Existing rural-residential development, especially development which is below the urban density threshold, will be expected to continue in a rural-residential pattern without need for urban infrastructure.



Policy E: Development in and around the downtown area will reflect the character of the small town architecturally and in intensity of uses. This policy will promote a greater density of land use around the downtown area, both commercially and residentially.

- Establish the Downtown District as the focal point of the City and improve connections to other areas.
- Areas close to Downtown and areas adjacent to Highway 47 commercial uses have been identified as medium to high density uses. Transition of land use must be gradual and it is preferred that the high density residential uses be located adjacent to active commercial areas. Where medium density housing is considered, adequate transition and buffering may be required based on development type.
- Development of streetscape and architectural design guidelines to provide for a more cohesive commercial district helping to give the Downtown an identity for both local residents and out-of-town visitors.
- Redesign of areas with traffic congestion, revising the existing land use designations to eliminate land use transition conflicts, and infill of underutilized commercial parcels should be encouraged.
- The development of medium and high density residential at the perimeter of the commercial development to provide separation of commercial development and single family development. This would provide a transition between incompatible uses and provide housing alternatives for those wishing to live near the commercial centers.
- Redevelopment of scattered single family residential within the core areas to commercial or high density residential uses, where appropriate. Allow for the maintenance of the existing single family residential, where appropriate.
- Encourage additional retail and service commercial uses within the Downtown District.
- Encourage the remodeling of existing historic houses to feature original period architecture.
- Develop commercial architectural standards to make new development in the Downtown District consistent with historic buildings.
- Utilize pedestrian oriented site design throughout the Downtown District.
- Incorporate the Rum River into the Downtown District, including better pedestrian links.



Develop centralized off-street parking facilities.

Policy F: The land use plan is designed to be consistent with Metropolitan Council policies related to new urban development, specifically, an average of 3.0 residential units per developable acre for all future residential areas. Existing lower rural densities may redevelop if situated in areas that can be served with infrastructure, however, such redevelopment is not factored in to account for the metropolitan density threshold. Instead, rural residential re-subdivision will be considered case by case, utilizing the open space goals and other policies of the Comprehensive Plan. The City believes that in most cases, the existing residential character in rural residential neighborhoods is the long-term best use for such areas, and zoning regulations should be written to reflect this policy.



DENSITY CALCULATIONS

The Metropolitan Council has provided a standard calculation of net development acre and net density to measure a community's capacity to accommodate residential development. The minimum density requirement is three units per net developable residential acre. Net residential acreage is calculated by subtracting from gross acres wetlands and water bodies, public parks, arterial streets, and natural resources mapped and protected by Ordinance in the Comprehensive Plan Update.

	Table Calculating Net Density of Residential Development:								
St. Francis MUSA Expansion Areas									
Land Use	Single Family # of Units	Multi Family # of Units	Acres Gross Res	Acres Wetland & water- bodies	Acres Public Parks & Open Space	Acres Arterial Roads ROW	Acres Other Undeveloped land*	Net Res Acres	Net Density Units/ Acre
	А	В	С	D	E	F	G	H=C-D- E-F-G	(A+B)/H
Rural Res	-	-	-	-	-	-	-	-	-
Low Density Res	1094	-	719	172	-	-	-	547	2
Medium Density Res	-	-	-	-	-	-	-	-	-
Med/High Density Res	-	1030	137	34	-	-	-	103	10
High Density Res	-	-	-	-	-	-	-	-	-
TOTAL	1094	1030	856	206	-	-	-	650	3.27

^{*} Describe on a separate page any other undeveloped land that does not fall under wetlands and water, public parks or arterial roads, including steep slopes or outlots for future or commercial development.

The staging and land use plan maps do not discern between the Medium and High Density Residential designations. Rather they are combined and intended to be implemented by utilizing roughly half of the area for each. The High Density Residential is intended to transition into the Medium and then on to the low. However, with this large area without current urban development patterns, the City recognizes that there may be the necessity to apply the appropriate designation through zoning. Thus, of the 137 gross (103 net) acres of land for Medium and High Density Residential Development, the City of St Francis is expecting there to be a total of 1030 units of housing, with half being Medium Density and half being High Density.



HOUSING PLAN

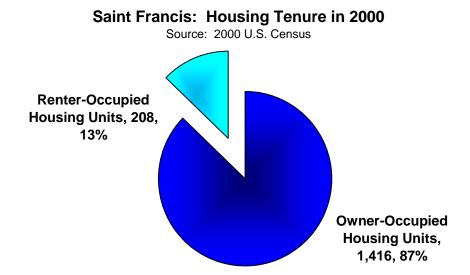
The intent of the housing plan is to analyze existing housing stock, identify regional and local affordable housing needs, and develop a housing implementation program that identifies official controls, programs, and fiscal tools the City will use to implement its housing goals and policies.

ASSESSMENT OF HOUSING STOCK

The following section is an assessment of the current housing stock within the City of St. Francis. The assessment includes an overall look at the housing within the City, including comparing the tenure of housing units; the type and age of the current housing units; comparing the value of the housing within the City from two different sources; the gross rent of the housing units; and the status of the affordable housing units available within St. Francis.

Tenure of Occupied Housing Units

Based on the 2000 U.S. Census, the majority of the occupied housing units in St. Francis were owner-occupied in 2000. 1,416 housing units, or 87 percent, were owner-occupied, while only 13 percent, or 208 units, were renter-occupied in 2000.





Type and Tenure of Occupied Housing Units

The following table provides information regarding housing tenure, whether the units are rented or owned, by the number of units in the housing structure. As the table indicates, there was a large increase in owner-occupied housing units from 1990 to 2000, especially in single family detached dwellings, growing from 504 houses to 1,045 houses. There was also an increase in owned single family attached dwellings, growing from 14 to 98 units. Another large increase was in the number of owned mobile homes. This number rose from 46 units in 1990 to 263 units in 2000. There was a decrease in owned duplexes, decreasing from just six to zero by 2000.

There was a slight increase in renter-occupied housing units from 1990 until 2000. In 1990, there were 182 renter-occupied units, and by 2000, 208 housing units were renter-occupied in St. Francis. The majority of them were in structures that contained three or more units. There was an increase from 14 to 53 units in buildings with 20 or more units for renter-occupied.

St. Francis: Occupied Housing Units by Type and Tenure						
Source: 1990 and 2000 U.S. Census						
	Units in Structure					
	1990	2000	1990	2000		
Type of Housing	Ow	ners	Ren	ters		
Single family, detached	504	1,045	33	31		
Single family, attached	14	98	13	32		
Duplexes	6	0	4	8		
Buildings with 3 or 4 units	0	10	14	11		
Buildings with 5 to 19 units	2	0	97	67		
Buildings with 20 or more units	0	0	14	53		
Mobile homes	46	263	4	6		
Other units	6	0	3	0		
Total Occupied Housing Units	578	1,416	182	208		

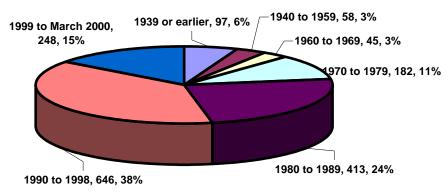


Age of Housing Units

The following graph illustrates the age of the existing housing stock in St. Francis. The circle graph depicts the percentage of housing structures constructed in each time period specified. The information is based on the 2000 Census and only went through March of 2000; therefore, it does not portray housing construction through the current year. The largest percentage (38% - 646 units) of the housing stock was constructed between 1990 and 1998. The next largest percentage, 24 percent, was constructed from 1980 to 1989. A fairly large percentage, 15 percent, was constructed in the short time period from 1999 to March of 2000.

Saint Francis: Age of Housing Stock

Source: 2000 U.S. Census



The number of building permits issued can be very helpful to estimate the age of the housing structures in a community, especially for a community such as St. Francis that has seen a significant amount of single family home construction in the past 10 years. According to building permit records provided by the City, the City of St. Francis has issued 1,190 building permits for residential housing units from 2000 until the end of 2007. This far exceeds the largest category represented in the circle graph above, 1990 to 1998, which contained 646 residential units built in its time period. It is assumed that the 2000 to 2009 period will contain the largest number of housing units built in its time period if all of the dwellings that the building permits were issued for are constructed.

Building Permits Issued for Residential Housing Units: 2000 – May of 2007						
Year	Year Number of Permits					
1999	167					
2000	171					
2001	150					
2002	206					
2003	201					
2004	113					
2005 107						
2006	50					
2007	25					
Total	Total 1,190					
Source: City of St. Francis						



Housing Values

The following table illustrates the average sales prices of residential units in District 758, which represents all of the communities within northwestern Anoka County. The information was gathered through the Regional Multiple Listing Service of Minnesota, Inc. for the years 2000 through 2006. As the table indicates, there was a steady increase each year in residential sale prices until 2006, when the average sales price actually dropped from \$265,673 in 2005 to \$259,607 in 2006. Overall, the average sales price grew from \$157,729 in 2000 to \$259,607 in 2006, a 65 percent increase.

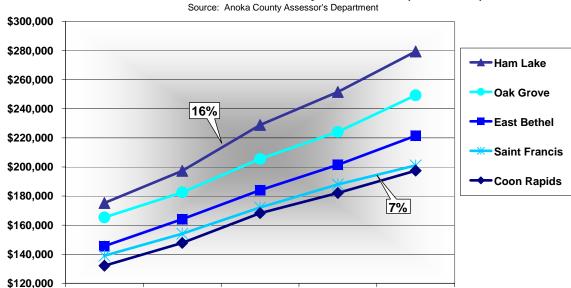
Average Sales Price: Northwestern Anoka County (District 758) 2000 - 2006							
	2000	2000 2001 2002 2003 2004 2005 2006					
Northwestern Anoka County	- \$157 770 \$185 810 \$201 577 \$271 765 \$257 708 \$265 673 \$250 607						
Source: Regional Multiple Listing Service of Minnesota, Inc. (RMLS)							

The following line graph depicts the median taxable market values for residential single family dwelling homesteads for various communities within Anoka County. The information is from the Anoka County Assessor's Department. As the graph indicates, all of the communities displayed have experienced a steady increase in their median market values for single family dwellings between 2003 and 2007.

The graph also displays the largest and smallest percent increase in the median taxable market values for these communities between 2003 and 2007. As the graph illustrates, the City of Ham Lake experienced the largest percent increase in median taxable market values from 2004 through 2005. The median taxable market value for single family dwellings increased by 16 percent, from approximately \$197,000 in 2004 to approximately \$229,000 in 2005. The City of St. Francis, on the other hand, experienced the smallest percent increase in median taxable market values in the time period analyzed in this chart. The median market value for single family dwellings increased from \$188,000 to approximately \$201,000 (roughly 7%) from 2006 to 2007.



Median Market Values for Single Family Dwellings: Saint Francis and Other Anoka County Communities (2003 - 2007)



Gross Rent

2003

2004

The following pie chart illustrates the percentage of what renters paid for rent back in 2000 in the City of St. Francis. The largest percentage, 31 percent, paid between \$600 and \$699 per month. The next largest percentage, 20 percent, paid between \$700 and \$799 per month. The most expensive rent paid was between \$900 and \$999 per month. The least amount of rent paid per month in 2000 was less than \$200.

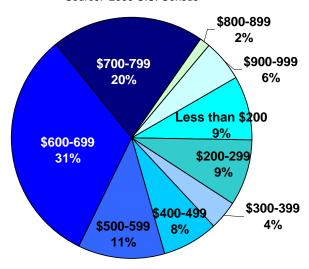
2006

2007

Gross Monthly Rent Paid in 2000

Source: 2000 U.S. Census

2005





AFFORDABLE HOUSING

As a part of the Metropolitan Council's Development Framework, affordable housing needs for each community have been determined for the years 2011 to 2020. The Metropolitan Council has published a report called "Determining Affordable Housing Needs in the Twin Cities 2011-2020" that presents this data for each sewered community. Communicating forecasted affordable housing need numbers is vital in helping communities determine the housing goals and objectives to be included in the housing element of their Comprehensive Plan.

The following table illustrates the percentage of existing affordable housing stock and new affordable housing that is needed in St. Francis in the years 2011 to 2020. As a comparison, other sewered communities within Anoka County have been added to the table to compare where St. Francis stands on this issue.

For purposes of the report, a housing unit is affordable if it is priced at or below 30 percent of the gross income of a household earning 60 percent of the Twin Cities median family income, which was \$46,200 in 2005.

Affordable Housing: Existing and Needed						
Source: "Determini	Source: "Determining Affordable Housing Needs in the Twin Cities 2011-2020" Summary Report					
	Existing Affordable New Affordable Housing					
	Housing Stock	Units Needed 2011-2020				
St. Francis	35%	73				
Bethel	47%	-				
Lexington	58%	8				
Andover	3%	660				
Lino Lakes	7%	1,051				

According to the Metropolitan Council, 35 percent of St. Francis' existing housing stock is affordable to low-income households. Low income households earn at or below 60 percent of the Twin Cities 13- County Area Median Family Income, as determined by the U.S. Department of Housing and Urban Development. Also according to the report, 73 new affordable housing units will be needed in the City of St. Francis between the years 2011 and 2020.

To compare, 47 percent of Bethel's housing stock is currently affordable, but there are no new affordable housing units needed between 2011 and 2020. Andover and Lino lakes, on the other hand, both need significant new affordable housing units between 2011 and 2030 in order to accommodate low income households. Currently, 3 percent of Andover's housing stock is affordable, and 7 percent of Lino Lakes' housing stock is affordable.

This information shall be used to help the City of St. Francis work with other surrounding area communities to provide affordable and life cycle housing in the region.



GOALS AND POLICIES

Goals, policies, and programs shall be identified to assist the City of St. Francis in decision-making regarding the preservation of its current housing stock and the development of new units. Goals and policies typically address development and redevelopment expectations, housing maintenance and preservation, and density and diversity of housing type.

IMPLEMENTATION

In order for the City to meets its goals and policies pertaining to housing, and especially to accommodate the projected needs of affordable housing units, the City must establish an implementation program. Numerous efforts are available for St. Francis to employ in order to facilitate the construction of affordable housing and to expand local housing options. Such options include: programs; fiscal devices; official controls and land use regulation; and

Programs

Numerous programs can be utilized to help the City meet its housing goals and policies. Such options include: affordable housing assistance or development and preservation programs available through the local, county, state, or federal government.

Livable Communities Act. In 1995, Minnesota Legislature created the Livable Communities Act (LCA) as defined by MN State Statute 473.25. The LCA is a voluntary, incentive-based approach to help the Metro Area communities address affordable and lifecycle housing needs. The LCA provides funds to communities to assist them in carrying out their development plans for affordable housing and creation of new jobs. St. Francis is a participating community in the LCA Program.

Participation in the Local Housing Incentives Program portion of the LCA requires communities to negotiate housing goals with the Council and prepare a Housing Action Plan.

Livable Communities Demonstration Accounts (LCDA). LCDA funds support regional growth strategies promoting development and redevelopment that make efficient and cost-effective use of urban lands and infrastructure; improve jobs, housing, transportation, and service connections; and expand affordable and lifecycle housing choices in the region. The funds are available to municipalities that participate in the Local Housing Incentives Program of the Livable Communities Act (LCA). The LCDA is open to local housing and redevelopment authorities, economic development authorities or port authorities in LCA-participating cities, or to counties on behalf of projects located in LCA-participating cities.

As the name of the account suggests, LCDA funds are intended to be used for projects that demonstrate innovative and new ways to achieve and implement the statutory objectives, not merely to fill project funding needs.



Local Housing Incentive Account (LHIA). LHIA grants help to produce new and rehabilitated affordable rental and homeownership, promote the Council's policy to expand and preserve lifecycle and affordable housing options to meet changing demographic trends and market preferences, and support the region's economic competitiveness. During 2006, seven communities and two multi-city land trusts received funds. Funded projects include 172 new rental units and 34 ownership units, both new and rehabilitated for resale. All of the new rental units will be affordable to households earning less than the 2006 area median income (\$78,500 for a family of four).

Tax Base Revitalization Account (TBRA). The TBRA provides funds to clean up polluted land to make it available for economic redevelopment, job retention, and job growth, or the production of affordable housing to enhance the tax base of the recipient municipality. TBRA funds are raised by a legislatively authorized levy capped at \$5 million annually.

If the TBRA project includes a housing component, a portion of the housing is required to be affordable. Ownership units are considered affordable if they can be purchased by buyers earning 80% of the area median income (AMI). Currently this includes any units for sale at \$206,800 or less. Affordable rental units are those renting at the Low-Income Housing Tax Credit rent limits based on 50% of the AMI. The maximum rental amount to be affordable at this level is based on the number of bedrooms as follows: efficiency \$687, 1-bedroom \$736, 2-bedrooms \$883, 3-bedrooms \$1,020, 4-bedrooms \$1,138.

Community Development Block Grant (CDBG) Program. The CDBG Program is provided through the U.S. Department of Housing and Urban Development. The CDBG program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

Fiscal Devices

Fiscal devices, such as revenue bonds, tax increment, financing, or tax abatement can be used to help ease the construction and availability of affordable housing in the City of St. Francis.

Official Controls

Official controls and land use regulation can be used to assist in the construction of affordable housing units. Controls and regulations can also be used to simplify the process of expanding local housing options also.

The following is a list of official controls that the City of St. Francis can use to implement its housing goals and policies: Zoning Ordinance, Subdivision Ordinance, Building Codes, Design Requirements, and the actual approval process itself. All of these items impact the type and cost of new housing.



RESOURCE PROTECTION

The protection of historical sites, solar access, and aggregate deposits is a vital part of the Comprehensive Plan Update. State law requires that Comprehensive Plans address the protection of each of these three categories.

HISTORIC PRESERVATION

Minnesota Statute 473.859, Subd. 2[b] requires a historic preservation element in each Comprehensive Plan update. The following properties are listed on the National Register of Historic Places:

- Henry G. Leathers House This Victorian frame house was built in 1883 for a
 prominent druggist and local postmaster, Henry G. Leathers. The house is
 located at 22957 Rum River Boulevard. The significance of the property is its
 association with the local prominent individual of that time period, and the
 architecture of the house embodies the distinctive characteristics of the Queen
 Anne style architecture.
- Riverside Hotel This structure originally functioned as a single family dwelling built in 1860 for a Woodbury family of millers. It was then expanded into a hotel to house seasonal sawmill workers. The structure is located at 3631 Bridge Street. The structure currently functions as a restaurant and single family dwelling. The local significance of the property is associated with events that have made a significant contribution to the broad patterns of the local history of the St. Francis area.

It is the intent of the City of St. Francis to protect and preserve historical resources. Furthermore, in the Land Use Plan, the City identifies strategies to preserve and promote the historic Downtown District.

SOLAR ACCESS PROTECTION

Minnesota Statute 473.859, Subd. 2[b] requires an element for the protection and development of access to direct sunlight for solar energy systems. The City Council first included a definition for solar energy systems in the City Code in 1986. The definition states that solar energy systems are collectors which provide at least 50% of annual space heating needs when the solar index registers 70%.

The basic elements of solar access are proper building orientation (essentially a south facing building access) and maintaining that orientation in an unobstructed state. Unobstructed solar access is a function of height, location, and placement of adjacent structures, trees, and other obstructions.



The City of St. Francis recognized the importance in protecting its solar access. The key to this objective is to work with the applicants or developers at the beginning of a project to ensure that the lot and street locations maximize the amount of solar exposure on paved surfaces in winter and ensure that solar energy collectors are not obstructed. In a grid pattern, homes with frontages on east/west streets are most advantageous because south facing buildings are maximized in this configuration. Curvilinear streets reduce the possibility for solar access because of the increased amount of positions for building footprints.

AGGREGATE RESOURCES

In 1984, Minnesota Statute 84.94 was enacted to protect aggregate resources; to promote orderly and environmentally sound development; to spread the burden of development; and to introduce aggregate resource protection into local comprehensive planning and land use controls. The 2030 Regional Development Framework includes a policy that encourages local and regional entities to work together to reclaim, conserve, protect, and enhance the region's natural resources. Aggregate resources (sand, gravel, and rock) have been identified as resources vital to the region.

The Aggregate Resources Map displays the current location of aggregate resources, and those projected for 2020 and 2040, within the City of St. Francis. The majority of the City's aggregate resource – sand and gravel – are concentrated in the northwest corner of the City. St. Francis contains unencumbered natural aggregate resources and also natural aggregate that has been urbanized or mined, according to the Aggregate Resources Inventory of the Seven-County Metropolitan Area, Minnesota, which was a collaborative research project conducted by the Minnesota Geological Survey, the Metropolitan Council, and the University of Minnesota.

This report has also identified that the majority of the aggregate resources within St. Francis are meeting current industry standards. However, there is natural aggregate (sand and gravel) within the City of St. Francis that is not meeting current industry standards.

The City acknowledges that inherent conflicts may occur between the need for extracting aggregate resources and the rights of private property owners to develop their land. Where appropriate, the City will consider the preservation and protection of aggregate resources assuring that land use compatibility is given the utmost consideration.

Land Use Planning and Ordinance Regulations

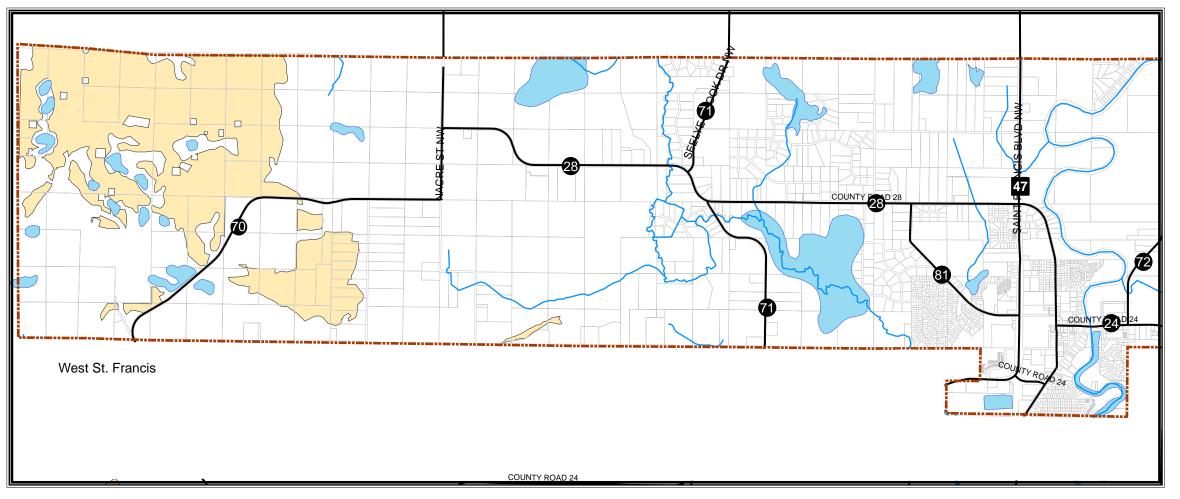
Planning and regulatory measures shall be established that ensure that aggregate resources are extracted prior to urbanization of those sites containing aggregate resources. The City of St. Francis addresses mining and extraction in Chapter 14 of the City Code. A conditional use permit shall be obtained in all Zoning Districts prior to any mining or extraction within the City.

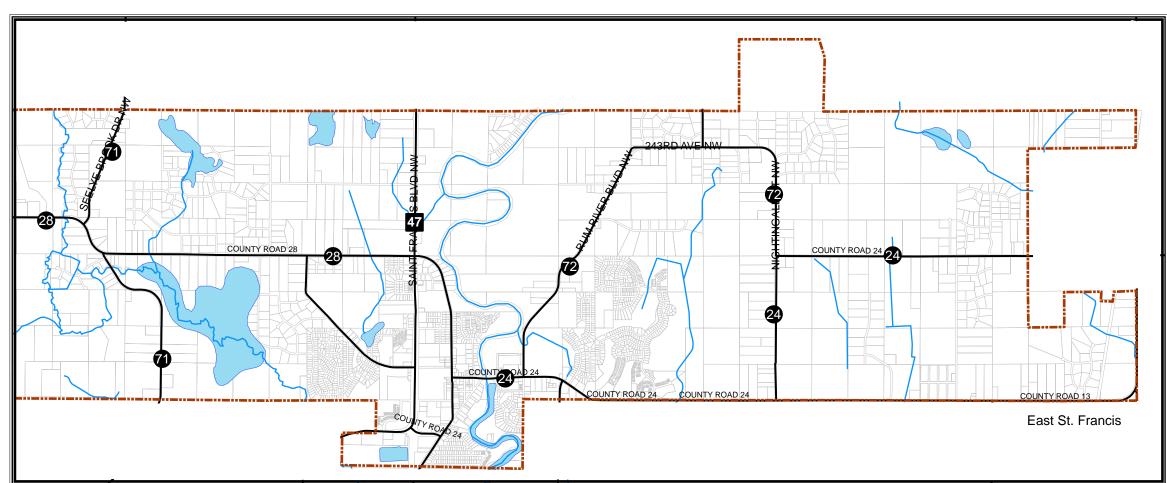


In 1998, the Minnesota Legislature created the "Aggregate Resources Task Force" to examine issues concerning the need for and use of the state's aggregate resources. The *Task Force Final Report* made a number of recommendations designed to facilitate the task of making wise use of aggregate resources and for sustainable resource management. St. Francis incorporates these recommended actions into the Comprehensive Plan update:

- 1. Best Management Practices;
- 2. Reclamation standards;
- 3. Mine planning and permits;
- 4. Native prairie conservation;
- 5. Aggregate planning and protection;
- 6. Registration of commercial aggregate deposits with the State Department of Natural Resources;
- Aggregate resource mapping;
- 8. Leasing aggregate reserves by State Department of Transportation;
- 9. Compensating host communities;
- 10. Incentives for recycling; and
- 11. Encouraging transportation of aggregates by bulk carriers.









2030 Comprehensive Plan

Aggregate Resources



Aggregate Resources



City Boundary



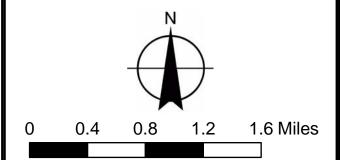
Parcels



~~~ Rivers & Streams



Lakes



Source: Anoka County GIS, Bolton and Menk, MN DNR, & Northwest Associated Consultants. Date: April 2009.



NORTHWEST ASSOCIATED CONSULTANTS, INC.