



ECONOMIC DEVELOPMENT AUTHORITY

MUNICIPAL COUNCIL CHAMBERS

830 WHITEWATER AVE, ST. CHARLES, MN 55972

REGULAR MEETING

FRIDAY, SEPTEMBER 5TH, 2025

7:00AM

- 1. Call to Order**
- 2. Approval of Agenda**
- 3. Approval of April 4th, 2025 Meeting Minutes**
- 4. Approval of August 1st, 2025 Informational Meeting Minutes**
- 5. Financial Review**
 - a. July and August Reports**
- 6. New Business**
 - a. Rolling Hills Transit Expansion Presentation**
 - i. Bill Spitzer and Jake Friedrich**
 - b. Winona County Comprehensive Plan Presentation**
 - i. Lew Overhaug from: Planning and Environmental Services**
 - c. 2026 Budget Discussion**
 - d. 2026 Levy Discussion**
 - e. Comprehensive Plan**
 - i. Items from HKGI**
 - f. CEDA Update**
 - i. New EDA Member Application**
 - ii. Hotel Outreach**
 - iii. BR&E Survey Updates**
 - iv. Open Grants**
 - v. Dentist Update**
- 7. Adjourn**

MINUTES OF THE ST. CHARLES ECONOMIC DEVELOPMENT AUTHORITY

**REGULAR MEETING
FRIDAY, APRIL 4TH, 2025
7:00 AM**

BOARD MEMBERS PRESENT: Tim Gossman, Eric Omdahl, Terri Heim, Ryan Grobe

BOARD MEMBERS ABSENT: John Schaber, Tim Hoff, Bill Spitzer

OTHERS PRESENT: Andrew Langholz (city administrator), Lorena Reichert (CEDA)

- 1. Call to Order** - Meeting was called to order at 7:03 AM.
- 2. Approval of Agenda** - Motion to approve made by Tim Gossman. Seconded by Eric Omdahl.
Unanimously approved.
- 3. Approval of February 7th, 2025 Meeting Minutes** - Motion to approve made by Eric Omdahl.
Seconded by Tim Gossman. Unanimously approved.
- 4. Financial Review** (available day of meeting) - Motion was made by Ryan Grobe to approve the financials. Seconded by Terri Heim. Unanimously approved.

5. New Business

- a. **Commercial Rehabilitation Program Application** – The EDA received an application for the Commercial Rehabilitation Program from Omdahl Properties. The applicant would like to make significant long-term improvements to their building to enhance their business. After reviewing the documentation, staff determined the project for the St. Charles Family Chiropractic building, located at 213 6th Street East, met the eligibility requirements of the St. Charles Commercial Rehabilitation Fund. The funds will be used towards window improvements on the upper level of the building. The total project costs are estimated to be \$10,920; therefore, the request is for \$5,000 in assistance from EDA 2025 Commercial Rehabilitation Funds. Council action will serve to authorize the loan. The loan will be structured as a 5-year forgivable loan with 20% forgiven each year.

Ryan Grobe made a motion to recommend that the St. Charles City Council approve the Commercial Rehabilitation Fund Request and to authorize staff to prepare all necessary loan documents. Terri Heim seconded the motion. Eric Omdahl abstained from voting. The remainder of board members unanimously approved the motion.

- b. **Hotel Feasibility Study** - Reichert reported that the Lodging Need Surveys for Businesses will be sent out this month. Also, the consultant from Core Distinction Group will be visiting the city on April 22.

6. **Adjourn** - Motion made by Ryan Grobe. Seconded by Tim Gossman. Unanimously approved. The meeting was adjourned at 7:10 AM.

MINUTES OF THE ST. CHARLES ECONOMIC DEVELOPMENT AUTHORITY

INFORMATIONAL MEETING FRIDAY, AUGUST 1ST, 2025 7:00 AM

BOARD MEMBERS PRESENT: Tim Hoff, John Schaber, Terri Heim

BOARD MEMBERS ABSENT: Ryan Grobe, Eric Omdahl, Bill Spitzer

OTHERS PRESENT: Andrew Langholz (city administrator), Lorena Reichert (CEDA), Katrina Hurley (CEDA), and Chris Hahn (CEDA)

- 1. Call to Order** - Meeting was unofficially called to order by Mayor Schaber at 7:12 AM.
- 2. Financial Review** - Discussed the financials while there was nothing new to report, the expenditures included the hotel study and the CEDA contract. One commercial loan fund remains and all revolving loan fund (RLF) payments are current. Budget review will take place next month.
- 3. Informational Portion**
 - a. CEDA Update:** Chris Hahn reported that he is now the CEDA Region 1 Manager with the restructuring that occurred. CEDA underwent reorganization; now structured into 5 regions (MN, WI, IA, IL). Hahn expressed appreciation for Lorena's work and introduced Katrina from Nebraska. Hahn also noted CEDA is not "an island." and encouraged the board to call him with questions or issues.
 - b. New CEDA Introduction:** Katrina Hurley provided an introduction and reported on her progress with the Business Retention and Expansion (BR&E) visits. She had attended 14 so far and was looking forward to finishing the rest before the end of September. Hurley also reported that SMIF had a grant opportunity available to apply.
 - c. Hotel Feasibility Study** - Lorena Reichert reviewed the findings from the hotel feasibility study. She noted that survey responses are included at the back of the report. The contractors indicated that an upper midscale hotel would be recommended for the community. The study suggested a 50–60 room hotel, which is smaller than the typical

100–110 rooms, but it could be expanded in the future. The estimated cost is approximately \$14 million and would include a meeting room and pool. While a restaurant was recommended, the study noted that this feature is not common for a hotel of this size. The study also presented two financial reports, featuring Cobblestone and GrandStay as examples. Lorena noted that the last hotel study, completed in 2018 or 2019, showed that the community could support a hotel, and demand has only increased since then with the growth of the industrial park. Board members discussed the potential for city support or incentives. Tim Hoff asked if assistance would be sought, and Andrew Langholz explained that offering incentives could open additional opportunities for the city. Chris Hahn asked if the hotel site was within the TIF district, and Andrew Langholz confirmed it was not. John Schaber recalled that in the past the city waived hookup fees or offered land for \$1. Andrew added that the city is now working with the Court Extension Group and prefers to send inquiries in the form of a letter rather than through the front desk. Tim Hoff commented that this is the most exciting and positive opportunity for a hotel the city has seen for some time. Lorena added that the survey updates with scrubbed information would be sent by email.

- d. Prospective Dentist:** Reichert reported that a dentist from Wisconsin has expressed interest in opening a practice in St. Charles, based on the community's population. The dentist, possibly in partnership with another provider, is seeking approximately 2,600 square feet of space and has reached out regarding the old dentist building. During discussion, Hoff noted that the old dentist building is small. Schaber stated that it has recently been listed for lease and is therefore not available. Lorena confirmed that it is not an option and suggested other commercial areas, such as near Whitewater or downtown. Schaber mentioned the possibility of a location near the old elementary school or by the workout facility, which is currently for rent. Lorena added that the dentist's long-term goal is to own his own building. Shaber emphasized the importance of handicap

accessibility. Hoff reminded the board that an RLF is available for this type of project. Schaber also noted that he saw on Facebook that the former doctor's office was renovated and is now for rent. Hoff asked if there was any update on the building next door owned by Matt, but Langholz reported no news. Lorena wondered if the owner would consider selling, and Schaber said he might talk to the right person. Langholz commented that there is plenty of space in that area if needed. Lorena suggested that the EDA complete an inventory of downtown properties. Langholz added that he has heard of other individuals interested in renting space, and Lorena mentioned that The Giftry already has someone working on it.

- e. **Other Updates:** Hurley shared an update on new EDA membership that they are still taking applications, as well as an RFP spreadsheet for property inventory. Chris Hahn reminded the EDA board members to stay in regular contact with Katrina Hurley. It was also announced that the Chamber of Commerce will hold a ribbon cutting for McDonald's on August 14 at 9:30 a.m.

- 4. **Adjourn** - The meeting was adjourned at 7:41 a.m.

2025

EDA Fund (summary)		*Projected*	
CURRENT Balance as of	7/31/2025	\$ 139,047.15	
Beginning Fund Balance	1/1/2025	\$ 115,567.79	
Revenues (Not including Revolving Loan)		\$ 77,674.00	
Expenditure		\$ (68,641.00)	
Commercial Loan Budgeted		\$ (10,000.00)	
Unalloacated Monies		\$ (967.00)	
Projected Fund Balance	1/1/2026	\$ 119,600.79	
	Control Check	\$ 0.00	

Revolving Loan Fund		Balances as of :	Projected End of Year:
		7/31/2025	12/31/2025
Cacila	\$ 11,524.62	\$ 10,435.07	
Versatile Woodwork	\$ 13,987.06	\$ 13,192.33	
Giftry	\$ 28,365.12	\$ 27,173.81	
Principal Income	\$ 4,226.19	\$ 7,301.78	
Interest Income	\$ 1,216.03	\$ 2,027.74	
Loan Amount carry over	\$ 60,919.79	\$ 60,919.79	
Revolving Loan Total	\$ 120,238.81	\$ 121,050.52	
Total Loan amount available	\$ 66,362.01	\$ 70,249.31	

Project Fund			
Budgeted Projects	Budgeted	Expensed	Remaining
Hotel Study	\$ 10,000.00	\$ 10,000.00	\$ -
Comprehensive Plan	\$ 10,000.00	\$ 10,000.00	\$ -
		\$ -	
		\$ -	
Project Fund Reserve	0		

Commercial Loans Fund Will budget for this			
Budgeted Commercial Loans	Budgeted	Expensed	Remaining
Budgeted Loan	\$ 10,000.00	\$ 5,000.00	\$ 5,000.00
Commercial Loan Reserves		5000	

Reserve	*Projected*	
General Reserve		
Beginning Balance	\$ 30,000.00	
Net Loss	\$ (967.00)	
General Reserve Ending Balance	\$ 29,033.00	
Operating Expense Reserve	\$ 24,648.00	(30% of expenses)
Reserve Fund Total	\$ 53,681.00	

Need to replace this next year

2024

EDA Fund	
Beginning Fund Balance	1/1/2025 <u>\$ 101,260.71</u>
Fund Balance as of	4/3/2025 <u>\$ 84,545.46</u>
2024 Left to do	
Proposed 2 Commercial loans	\$ (10,000.00)
4th Qtr CEDA payment	\$ -
2nd Half Taxes	\$ 37,328.06
Projected Total(Less P&I)	<u>\$ 111,873.52</u>
Reserve	\$ (30,000.00)
One half of 2025 Operating Costs	\$ (24,648.00)
Unallocated Monies	<u>\$ 57,225.52</u>
Total Fund Balance as of	1/1/2025 115,567.79
	Control Check -

Revolving Loan Fund	
Balances as of 12/31/2024	
Cacila	\$ 13,019.85
Versatile Woodwork	\$ 15,083.14
Giftry	\$ 30,000.00 <u>58,102.99</u>
Principal Income	\$ 2,966.04
Interest Income	\$ 728.23
Unallocated Monies	\$ 57,225.52 <u>\$ 60,919.79</u>
Revolving Loan Total	<u>119,022.78</u>

Loans out
amount available to
loan out at EOY

Project Fund	
Budgeted Projects	Budgeted
Subdivision Observation	10000
0	0
0	0
Project Fund Reserve	???

Commercial Loans	Will budget for this
Commercial Loans	Budgeted
Two Loans Proposed	20,000.00
0	-
0	-
Commercial Loan Reserves	???

Reserves to be held for emergencies and good opportunities	
Reserve	
General Reserve	
Beginning Balance	\$ 30,000.00
Change	\$ -
General Reserve Ending Balance	<u>\$ 30,000.00</u>
Operating Expense Reserve	<u>\$ 24,648.00</u>
Reserve Fund Total	<u>\$ 54,648.00</u>

MEMO

To: St. Charles EDA Board
Date: August 29th, 2025
From: Katrina Hurley
RE: September Meeting Details

Details

Please be advised that Mr. Bill Spitzer, representing Rolling Hills Transit, will attend our upcoming September EDA meeting to present a proposal regarding expanded transportation services for St. Charles residents.

Bill will be presenting on Rolling Hills Transit's proposed expansion of transportation services, including extended service hours, the development of a regional transportation center with dispatch capabilities, and enhanced accessibility for residents, including seniors and underserved populations. He will also outline how continued partnerships with cities like St. Charles and MnDOT help maintain low-cost fares for riders. This initiative has shown strong community impact in St. Charles through the residents, especially the childcare programs (120+ rides for parks/pool trips), as well as surrounding communities. It is Mr. Spitzer's plan to continue to offer meaningful benefits to St. Charles residents. Bill's presentation will include a funding request to support expanded ride availability and service hours.

Background

Rolling Hills Transit has been a valued partner in providing affordable and accessible transit options within our community. Their current fare structure remains notably low: \$2 for in-town rides, \$4 for intercity travel, and \$6 for trips to Rochester or destinations exceeding 20 miles, thanks to strategic partnerships with MnDOT and municipalities.

In support of this initiative, Rolling Hills Transit is working toward the development of a transportation center with dispatch capabilities to enhance operational efficiency and service coordination. Their offerings are ADA-compliant and have demonstrated success in other communities, particularly in facilitating transportation for children participating in parks and recreation programs and pool outings (non-charter services).

The organization provides a range of service models tailored to diverse mobility needs:

- Curb-to-curb service for general riders
- Volunteer driver program offering door-to-door assistance for individuals aged 60 and older
- Caravan service providing through-the-door support for those requiring help exiting their homes

Mr. Spitzer will present this proposal and formally request that the EDA consider allocating funding to support expanded ride availability for Harmony residents. This initiative represents a meaningful opportunity to enhance community connectivity and improve quality of life for our residents.

Action Requested

Request that the Board consider a motion to approve funding support recommendation for Rolling Hills Transit's proposed service expansion, to send to City Council, in order to maintain and enhance affordable transportation access for Harmony residents

If you have any questions, please do not hesitate to contact me.

Katrina Hurley
Community & Business Development Specialist
CEDA

Rolling Hills Transit Rider Policies

December 2023



Introduction

Rolling Hills transit provides curb to curb local transportation to the general public. All buses are handicapped accessible and include seatbelts. Let Rolling Hills Transit provide you with affordable, quality service to get you where you're going.

The following guidelines have been established by Rolling Hills Transit to ensure the safety of our passengers, employees, and drivers. These standards have been developed through the review of previous service guidelines, present service capacities, and compliance with State and Federal guidelines.

General Rider Policies

- The bus is available to everyone for any reason. Individuals of all ages may ride the transit bus to go to places such as the grocery store, medical clinic, pharmacy, hair salon, library, etc. All transit buses are equipped with wheelchair lifts that are accessible to all individuals.
- Rolling Hills Transit operates on a "shared-ride" basis. Shared-ride means that trips will be coordinated to carry as many passengers as possible as economically as possible. For example, several people could be included in one trip, depending on the pickup and drop off points and time schedule, please allow for this when scheduling.
- The bus may arrive up to 10 minutes before or 10 minutes after scheduled pickup time.
- Riders are required to fasten their seatbelt while the bus is in motion.
- Drivers cannot assist with packages or assist passengers into businesses or homes.
- A passenger is expected to be able to get themselves in and out of the door of their residence. If they cannot the passenger would need to have an aide to help them.
- Bags and packages must remain with the passenger and may not obstruct the aisle or the wheelchair securement area.
- Passengers are to be courteous, considerate and respectful of their fellow passengers, driver, and bus. Passengers who are disruptive or unsafe may be asked to leave the bus.
- No foul language, fighting, harassment, intimidation or horseplay will be tolerated.
- Eating, drinking, tobacco, and drug use are not permitted on the buses.
- When a customer does not properly cancel his/her ride they will be charged for the ride.
- Exact amount of change, check, or pass value is required at time of ride. Drivers do not carry change.
- All rides/changes must be made through dispatch and not with drivers.

Service Areas & Hours

- Dial a ride service
 - Kasson, Mantorville, & Dodge Center operate M-F from 7 am-5 pm
 - Byron operates M-F from 7 am-5 pm
 - Stewartville operates M-F from 7 am-5 pm
 - Eyota operates M-F from 9 am-5 pm
 - St Charles operates M-F from 7:30 am-3:30 pm
 - Lewiston operates M-F from 7:30 am-3:30 pm
 - Rushford operates M-F from 8 am-4 pm
 - Spring Valley operates M-F from 7:30 am-3:30 pm
 - Chatfield/Harmony operates M-F from 7:15 am-3:45 pm
 - Caledonia operates M-F from 7 am-5 pm

- No transit service on holidays
 - New Year's Day (observed)
 - Spring Holiday (Friday before Easter)
 - Memorial Day
 - Juneteenth
 - Independence Day (observed)
 - Labor Day
 - Thanksgiving Day
 - Friday after Thanksgiving
 - Christmas Eve (observed)
 - Christmas Day (observed)
- Dispatch hours & Scheduling ride
 - M-F 6:30am-4:30 pm, 507-634-4340 (option 1) or 1-800-528-7622 or email rhtbus@semcac.org
 - Rides may only be scheduled through dispatch. Riders should not call drivers directly.
 - Rides are scheduled on a first come first serve basis. RHT prefers that passengers give at least 24 hours' notice when scheduling a ride. RHT will make every effort to provide next day service. RHT will also make every effort to provide rides when 24 hours' notice is not given but cannot guarantee they will take place due to circumstances beyond our control.
 - Passengers shall recognize that RHT's services are based upon coordination of transportation and therefore shall not expect individual trips upon request.
 - Separate rides need to be scheduled for each leg of your trip. Passengers shall schedule all return rides with outbound rides when setting up trip.
 - A passenger's trip shall not be altered by the driver once they have boarded the vehicle. Any changes to the trip would need to be made prior to the trip by the dispatch office based on availability or a future ride would need to be scheduled.
 - Passengers may be requested to take a circuitous route in order to accommodate other passengers.
 - The bus may arrive up to 10 minutes before or 10 minutes after scheduled pickup time. This is known as the "pickup window" and is necessary for the transit system to operate effectively.
 - The driver shall not leave a designated stop prior to the scheduled pick up time.
 - The driver shall not wait longer than 5 minutes past scheduled pick up time for any client.
- Inclement weather
 - In Minnesota, we can experience bad weather such as flooding, ice, and snowstorms. Our service area includes many rural roads. RHT intends this policy as an attempt to safeguard our passengers, drivers, and employees who may be at risk by traveling across any unsafe road in bad weather.
 - If a driver feels a particular trip is unsafe he/she must notify dispatch for a final determination so that RHT dispatch may notify the rider (s) affected by the cancellation. In this case it is the rider's responsibility to prepare alternate transportation or reschedule the trip.
 - Since the RHT service area is wide spread management relies on the drivers to give an adequate report of weather conditions in their area.

Fare payment & cancellation/ no show policy

- Fares
 - In town, one way \$2.00
 - Senior dining, round trip \$2.00
 - Out of town, but within 8 miles, one way \$3.00
 - Out of town, beyond 8 miles, one way \$6.00
- Passengers should be prepared to pay at the time service is provided unless other arrangements have been previously made with RHT management or dispatch.
- Exact amount of change, check, or pass value is required at time of ride. Drivers do not carry change.

- RHT will bill for certain trips under the following conditions:
 - A. A human service agency is paying for the trip.
 - B. A client's guardian request billing due to the client's inability to handle cash.
 - C. Arrangements are made in advance giving RHT the name of the agency to bill, contact name, full mailing address, telephone number, and any applicable reference number.
- Cancellations/ no shows
 - A passenger who cancels a specialized trip within 24 hours of the scheduled trip three (3) times may be suspended from service.
 - The rider is responsible for cancelling a trip that is no longer needed. A trip is considered a "no show" when the driver has made every reasonable effort to locate the passenger within 5 minutes.
 - The driver will notify RHT dispatch of his/her unsuccessful search for the passenger and it will be classified as a "no show". Each no show will be investigated to see if a good faith effort to cancel was made by the rider. A rider who fails to properly cancel his/her ride will be charged for the ride.
 - A passenger who records three (3) no shows in a 60-day period may be suspended from service for a period of time determined by RHT management.

Rider Assistance, Securement & Accommodations

- Curb to curb service
 - Drivers provide curb to curb service.
 - Curb to curb service shall include the foyer or lobby of a first floor business, store, or other establishment.
 - Drivers may not enter a rider's residence.
 - Drivers are not required to bring riders down steps in a wheelchair. A rider is required to have a safe means of egress such as a ramp from his/her residence.
 - Drivers are not required to act as a personal care attendant, baby sitter, or to provide any medical services.
 - Driver may leave his/her seat to assist ambulatory riders in boarding and de-boarding the vehicle. The assist would be limited to extending an arm or grasping the passenger's arm for the purpose of stability. An individual who needs more assistance would be requested to use a wheelchair or travel with an aide. The vehicle will remain running, in park, and in direct eyesight of driver at all times.
- Wheelchair lifts & securement
 - All buses have wheelchair lifts and positions for wheelchairs. Drivers are trained to operate the wheelchair lifts and safety equipment.
 - Passengers who use the lifts will be assisted onto and off of the lift by the driver. Drivers will always operate the lift and keep passengers in their sight at all times.
 - All wheelchairs and mobility scooters must be secured with the securement devices in each vehicle and drivers must inform passengers that they will be securing shoulder strap and wait for permission. If passenger refuses shoulder restraint, they will be encouraged to follow company policy. If they still refuse the driver will respect their wishes to not use passenger restraints.
 - RHT management would notify passenger that any future service would be denied to any passenger unwilling to use seatbelts or shoulder restraints for future trips.
- Seatbelts & restraints
 - Company policy requires all passengers riding in a vehicle seat and drivers to wear a seatbelt.
 - Passengers transporting a child and opting for the use of a child restraint device (car seat, booster seat) must properly install the device and meet standards adopted by the U.S. Department of Transportation. RHT does not provide these devices, the parent or legal guardian must provide the child restraint device.
 - The driver may not assist a passenger riding in a regular seat in the latching or unlatching of a seatbelt unless specifically requested by the passenger.
 - In the case of pre-school children, the driver **MUST** take the responsibility of latching and unlatching the seatbelts. Attendants are not responsible for this nor is the parent when boarding the bus. Drivers are **NEVER** to

leave the vehicles unattended. It is the responsibility of the school to meet the bus and take the children inside.

Drivers will at no time be authorized to leave the vehicle to take passengers inside the building.

- The driver is responsible for informing passengers of these requirements.

- Passengers with animals

- Animals are allowed on board RHT vehicles under certain conditions. RHT does endeavor to be ADA compliant on regards to service animals.

- A. Pets carried in carry-on boxes or portable kennels that can be carried on the passenger's lap. Boxes must have a lid that closes and locks, or that can be secured.
- B. Pets in a box or kennel that can be safely secured without obstructing the aisle or exits and that do not inconvenience or injure other passengers,
- C. Service animals (need not be in a carry-on box or kennel)
 1. A service animal is an animal that has been individually trained to assist an individual with a disability.
 2. There is no national standard for certifying service animals.
 3. **A driver may not require or ask a person with a disability for certification or identification for service animals.**
 4. **A driver may only inquire as to what purpose the animal serves.**

I. March 15, 2011-28 CFR Part 35 Titles II & III of the ADA

Hand to hand transfer & attendants

- Hand to hand transfer

- RHT is a public transportation provider and does not take on the role of caretaker when picking up or when the client arrives at the final drop off point.
- Certain passengers may have lost their independence in managing everyday life activities. These passengers may be easily confused, suffer from impaired memory and orientation, limitations of coordination, and planning as well as judgment. These passengers due to age or disability may be unable to care for themselves.
- RHT may require passengers who have been identified with these conditions to travel with personal care attendants.
- If attendants are not required family/caretakers must agree to be present at pick up and final drop off locations. RHT will not be responsible if family/ caretakers are not present.
- If family/caretaker is not present RHT may refuse to transport the individual in the future without an attendant.

- Attendants

- RHT is committed to ensuring that all of our riders are able to get where they need to go. We recognize that some passengers may need assistance in order to complete the trip.
 - A. A "personal care attendant" is defined as any person that is required to travel with an individual to assure that the individual's trip can be completed; the personal care attendant must have the same origination and destination as the client.
 - B. A "companion" is defined as any person that would like to travel with an individual, but is not required to assure that the individual's trip can be completed.
- A personal care attendant must be identified when the trip is scheduled with the RHT office.
- Reservations must be made in advance with RHT in accordance with policy for both the rider and the personal care attendant.
- One personal care attendant (per rider) may ride at no additional charge while escorting the client.
- RHT management, at their discretion, may mandate a personal care attendant if the rider's behavior or overall health/well-being would preclude his/her transport.

Passenger conduct and responsibilities

- Disruptive behavior
 - All passengers riding on a RHT bus are expected to conduct themselves in a manner that is not disruptive or offensive in nature to other passengers.
 - If a passenger becomes disruptive or offensive the driver will bring it to the attention of the passenger and ask them to stop.
 - If the passenger complies they will be allowed to continue their ride.
 - If the passenger does not comply, the driver should not put him/herself or other riders in harm's way and should contact dispatch/management or law enforcement (911) if necessary.
 - Passengers that do become disruptive or offensive may be asked to leave the bus before its destination and may at the discretion of management be barred or suspended from further riding.
- Number of packages
 - Passengers shall always be in control of packages and parcels in a way that will not jeopardize any other passenger's safety.
 - No packages will be allowed to block any aisle or exit, inconvenience or injure other passengers.
 - All packages or parcels must be secured in such a way that no article would come loose and move about the cabin freely should the vehicle come to a sudden, unexpected stop.
 - The number of packages shall be limited **to what a passenger can carry on board in a single trip** and only those which can be secured, not block aisles or exits, and so as not to take up seats needed for additional passengers.
 - Drivers shall not assist with getting packages or parcels from the vehicle beyond curbside drop off point.
- Articles not permitted on vehicles
 - The driver shall exercise good judgement in allowing passengers to carry large objects on board based on vehicle capacity and the impact of safety and comfort of all passengers.
 - The following articles will not be permitted on board RHT vehicles:
 - A. Weapons
 1. **Firearms:** any device that shoots a bullet, pellet, flare, tranquilizer, spear dart, or other projectile, whether loaded or unloaded, included those powered by CO2. This includes but is not limited to guns, air guns, dart guns, pistols, revolvers, rifles, shot guns, cannons, and plastic firearms made with 3-D printers.
 2. **Weapons:** Any device that is designed to or traditionally used to inflict harm. This includes, but is not limited to: 1) firearms, slingshots, switchblades, daggers, blackjack, brass knuckles, bows and arrows, hand grenades, hunting knives, nun-chucks, throwing stars, etc.; 2) any object that could be reasonably construed as a weapon; or 3) any object legally controlled as a weapon or treated as a weapon under Minnesota law.
 3. **Explosives:** Any chemical compound or mechanical mixture that contains any oxidizing or combustible units, or other ingredients, in such proportion, quantities or packing that an ignition or detonation by fire, friction, concussion, percussion, static, radio frequency, energy, or detonator, or any part of the compound or mixture, may cause a sudden generation of highly heated gases that result in gaseous pressures capable of producing destructive efforts on contiguous objects or of destroying life or limb. This includes, but is not limited to, firecrackers, black powder, dynamite, plastic explosives, or any improvised compound with the same properties etc., as detonating devices such as detonators, blasting caps, timers, incendiary wire and the like.
 - B. Smoking, chewing tobacco and drug use
 - C. Vehicle batteries
 - D. Gasoline, kerosene, diesel, or fuel cans
 - E. Caustic or flammable liquids
 - F. Non-folding shopping carts

- G. Non-folding baby carriages
- H. Large bundles that obstruct the aisle, that cannot be secured, or that may inconvenience other passengers (such as but not limited to bicycles, sharp objects, or instruments, and fishing poles with exposed hooks)

General tips

- Please remember all calls and ride requests go through dispatch and not the driver.
- Please wait until the pickup window expires before calling to see where the bus is. The bus is not late until the pickup window expires, which is 10 minutes after your scheduled pick up time.
- Be flexible, RHT strives to serve as many people in as many communities as we can at the same time. Sometimes we cannot meet everyone's needs at exactly the same time.
- You are sharing the bus with other riders, so please be respectful and patient of others who want to use the bus.
- Do not schedule a ride if you are uncertain you will really need it. Other riders may be denied the opportunity to schedule a ride because that time was reserved for you.
- If you no longer need your ride please be sure to call and cancel.
- Let us know how things are going and how we can serve you better. We certainly want to hear about any concerns but would also love to hear your compliments. Let us know when we are doing a good job and what you like about our service.

Lost and found

Please contact Rolling Hills Transit at 507-634-4340 (option 1) or 1-800-528-7622, or email rhtbus@semcac.org to inquire about lost items. All items lost on the bus will be turned into dispatch.

Non-discrimination

In accordance with Title VI of the Civil Rights Act Rolling Hills Transit will not discriminate against any individual, regardless of race, color or national origin.

Any person who believes that they have, individually, or as a member of any specific class of persons, been subjected to discrimination on the basis of race, color, or national origin may file a complaint with Semcac. A complaint must be filed within 90 days after the date of the alleged discrimination. You may file a complaint with Semcac and/or Minnesota Department of Transportation through U.S. Mail to the address's listed.

Transportation Director
400 Commerce DR. SE
Kasson, MN
55944

Title VI Specialist
Office of Civil Rights, Mail Stop 170
395 John Ireland BLVD.
St. Paul, MN
55155-1899

COMPREHENSIVE PLAN UPDATE

WINONA COUNTY

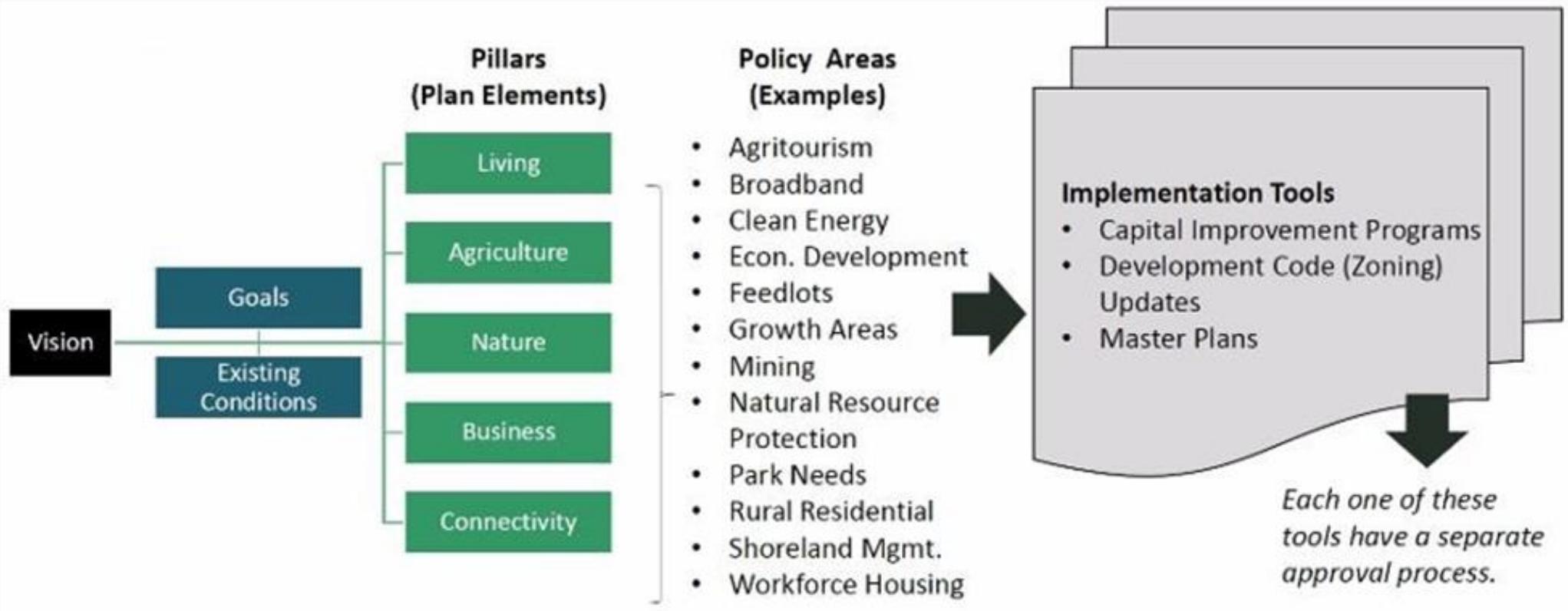
What is a Comprehensive Plan?

A comprehensive plan is:

- A vision for the future
- A decision-making guide
- A basis for policy
- A basis for zoning
- Flexible and adaptive

A comprehensive plan is not:

- A zoning ordinance
- Rigid, unchanging policy
- Specific in scope
- The only planning tool used by the County



Plan Organization (Example)



Why Plan?

Changes in ag practices, local, state, and federal policy updates, economic drivers, demographics, and public sentiment affect the way land is used, and plans must be updated over time in order to adapt



Why Plan?

Legal

- A zoning ordinance in sync with a comp plan is a more defendable ordinance than one that is not based on an approved comp plan.
- MS 394.23 a comprehensive plan must be basis for a zoning ordinance.
- Review / Update every 10 years to stay in good legal standing.

Why Plan?

- Provide opportunity for citizen participation in guiding Winona County's future.
- Integrate new data.
- Identify issues and stay ahead of trends (accommodate change).
- Conservation of Ag. Land and Nat. Resources.
- Protect property rights and values.



Planning History in Winona County

- **Comprehensive land use planning in Winona County dates to the late 1960's**
- **The first comp plan was developed in 1970.**
- **Subsequent plans were adopted in 1985, 2001 and 2013.**

Plan Elements (preliminary)

1. Land Use
2. Agriculture, Natural, and Cultural Resources
3. Source Water/Wellhead Protection
4. Housing
5. Transportation
6. Parks & Recreation
7. Economic Development
8. Community Facilities
9. Intergovernmental Cooperation
10. Implementation



Public Engagement

Purpose / Goals

- Keep the public engaged and informed
- Provide a variety of opportunities for meaningful input

Strategy

1. Outreach to 19 Townships
2. Online Engagement Options
3. Stakeholder Meetings
4. Pop-up Events

	Month	Tasks
1	Sept. 2024	PC & CB Meetings Project overview, process, timeframe, scope, feedback
2	Oct. – Nov. 2024	Finalize and Post RFP (open for 45 days)
3	Nov. – Dec. 2024	Review Proposals Review committee review and score proposals, interview finalists if desired, select consultant
4	Jan. 2025	County Board approval of professional services contract
5	March 2026	Planning Commission & County Board public hearings and plan adoption

Preliminary Timeline

THANK YOU

Lew Overhaug

Winona County

Planning & Environmental
Services



Winona County Comprehensive Plan Update

Project Schedule - May 12, 2025

Plan Phase Task Meeting/Engagement Activity



Date: August 27, 2025

Requested Date: September 5, 2025

Originating Department: Administration

Agenda Items: 2026 Budget & Levy Discussion

2026 Levy:

Pursuant to Minnesota Statutes Section 469.107, a city may authorize a levy for economic development purposes in an amount that does not exceed 0.01813% of its estimated market value. As required by law, an EDA levy request must be approved by the governing body (City Council) and certified to the County Auditor by September 30th for the following year's taxes. Due to an increase in the estimated market value of St. Charles, the proposed levy increase is \$6,362.79 an increase from \$77,674.53 in 2025 to \$84,037.32 in 2026.

This levy is treated as a special taxing district in accordance with Minnesota Statutes Section 275.066 and will appear as a separate line item on the 2026 property tax statements. The levy request is intended as a stand-alone request, meaning it will not be automatically renewed for future years' taxes.

2026 Budget:

The budget for the EDA can be generally broken down into four different categories.

First, is our payment to CEDA for their services. I received rates from CEDA for services in 2026. The increase is 2.75% for a total annual amount of \$46,468.00.

Second, funding is set aside to facilitate the Commercial Rehabilitation Program. This program is a deferred loan up to \$5,000 to make exterior repairs/improvements, code violation corrections, handicapped accessibility and energy efficiency improvements to commercial properties. The Program requires a 50% match by the owner and has been very successful over the last few years. The proposed budget remains unchanged from 2025, where \$10,000.00 is allocated towards this Program, which would fully fund two projects.



Third, is to support various projects. Over the last few years, the EDA has either partially or fully funded several projects including the hotel study, a portion of the Comprehensive Plan, and an updated to the Subdivision Ordinance. I did not have a specific project lined up for 2026 that would require the assistance of the EDA, so I did not allocate any funding in this area. Instead, I would like the EDA to focus the excess funds in 2026 to bolster the final category, the Revolving Loan Fund.

The EDA's Revolving Loan Fund (RLF) provides flexible, low-interest financing to help local businesses access capital they may not otherwise obtain through traditional lenders. By reinvesting repayments into future loans, the fund becomes a sustainable resource that continually supports business growth, encourages job creation, attracts new investment, and strengthens long-term community stability.

For 2026, I am recommending that the EDA's primary budget focus is to grow the Revolving Loan Fund to a target balance of \$100,000, an increase of \$23,851.41. This goal will be achieved by dedicating the majority of the projected 2026 surplus, leaving an estimated \$617.91 to grow the remaining fund balance. Building the fund to this level will expand the EDA's capacity to provide accessible financing opportunities, fostering local business growth and positioning the community for ongoing economic success well beyond 2026. I believe this is a good start to the fund based on our current loan volume. If this recommendation is followed and no loans are issued by the end of 2026, the fund would be projected to have \$56,778.54 of the \$100,000 available for the next opportunity. In the long term, I would like to slowly continue to grow the RLF balance to a range of \$125-150k to provide the flexibility to capitalize on projects that are advantageous to the community. Part of this growth will happen naturally with interest payments. While all cash is coming from the EDA fund itself, I would like to ensure that funding designated for the RLF is easily differentiated from the rest of the fund balance. This will make it easier to identify how much the EDA has set aside for other areas.

In 2027 and beyond, I think it would be beneficial to begin building the overall EDA fund balance so we're able to focus on meaningful projects throughout the community, similar to the assistance that was provided for the Safe Routes to School Project that improved the safety of the 11th Street crossing on Whitewater Avenue.

Recommendation:

I recommend approval of the 2026 budget and recommending a levy to \$84,037.32, which is 0.01813% of the estimated market value of St. Charles.

ECONOMIC DEVELOPMENT FUND		2025 Budget 1/1/2025	2025 Actual 12/31/2025	2026 Recommended Budget
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34-40001	GEN PROPERTY TAX	\$ (77,674.00)	\$ (43,638.45)	\$ (84,037.32)
34-40010	MARKET VALUE CREDIT	\$ -	\$ -	
34-43000	FEDERAL GRANTS	\$ -	\$ -	
34-43050	GRANTS	\$ -	\$ -	
34-43051	CORONAVIRUS RELIEF AID	\$ -	\$ -	
34-43300	HOMESTEAD CREDIT	\$ -	\$ -	
34-47001	INTEREST INCOME	\$ (2,028.00)	\$ (1,047.97)	\$ (1,750.00)
34-47004	TRANSFERS FROM OTHER FUNDS	\$ -	\$ -	
34-47100	OTHER LOCAL REVENUES	\$ -	\$ (1,700.00)	
34-47110	LOAN REPAYMENT	\$ (7,302.00)	\$ (3,616.79)	\$ (7,580.00)

Budgeted Revenues	\$ (87,004.00)	\$ (50,003.21)	\$ (93,367.32)
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34-130-50300	BAD DEBT EXPENSE	\$ -	\$ -	
34-130-51035	INTEREST EXPENSE	\$ -	\$ -	
34-130-51040	OFFICE SUPPLIES	\$ -	\$ -	\$ -
34-130-51525	COMMERCIAL REHAB PROGRAM	\$ 10,000.00	\$ 5,000.00	\$ 10,000.00
34-130-51526	CARES ACT SMALL BUSINESS GRANT	\$ -	\$ -	
34-130-51800	PRINCIPAL ON BONDS	\$ -	\$ -	\$ -
34-130-51900	TRANSFER TO OTHER FUNDS	\$ -	\$ -	
34-130-52020	PRF SERVICE-AUDITING	\$ 1,300.00	\$ 1,500.00	\$ 1,300.00
34-130-52030	PRF SERVICE-LEGAL	\$ 1,800.00	\$ -	\$ 1,800.00
34-130-52090	OTHER PRF SERVICES	\$ 65,541.00	\$ 50,718.25	\$ 46,468.00
34-130-52160	ADVERTISING & PUBLISHING	\$ -	\$ -	
34-130-52225	LOAN ISSUANCE	\$ -	\$ -	

Budgeted Expenditures	\$ 78,641.00	\$ 57,218.25	\$ 59,568.00
		\$ 33,799.32	

2026

Fund Overview			
Projected Beginning Balance		\$ 119,600.79	
Revenues	\$ 93,367.32		
Expenditures	\$ (59,568.00)		
Projected Net Gain	\$ 33,799.32	\$ 33,799.32	
Ending Fund Balance		\$ 153,400.11	

Budget Breakdown			
Revenues			
Property Tax		\$ (84,037.32)	
RLF - Interest Income		\$ (1,750.00)	
RLF - Principal Income		\$ (7,580.00)	\$ (93,367.32)
Expenditures			
Commercial Loan		\$ 10,000.00	
Audit Fees		\$ 1,300.00	
Legal Fees		\$ 1,800.00	
CEDA		\$ 46,468.00	\$ 59,568.00
	TOTAL		\$ (33,799.32)

Revolving Loan Fund			
1/1/2026	Beginning Balance	\$ 23,597.61	
	Interest	\$ 1,749.77	
	Principal	\$ 7,579.75	
	Available to Loan out	\$ 32,927.13	
	2026 Surplus Allocation	\$ 23,851.41	
12/31/2026	Outstanding Loans	\$ 43,221.46	
	Total Fund Balance	\$ 100,000.00	
12/31/2026	RLF Available	\$ 56,778.54	

12/31/2026	Total Fund Balance	\$ 153,400.11	
	Minus RLF Allocation	\$ (56,778.54)	
	Remaining Fund Balance	\$ 96,621.57	
	Operating Reserves (1/2 year)	\$ 29,784.00	
12/31/2026	Estimated Discretionary Fund Balance	\$ 66,837.57	

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2025 EDA Financials

1 Budget Breakdown		2 8/27/2025	3 2025
2 Revenues		Actual	Budgeted
3 34-40001	Property Tax	\$ (43,638.45)	\$ (77,674.00)
4 34-47001	RLF - Interest Income	\$ (1,047.97)	\$ (2,028.00)
5 34-47110	RLF - Principal Income	\$ (3,616.79)	\$ (7,302.00)
6 Expenditures		\$ -	
7 34-130-51525	Commercial Loan	\$ 5,000.00	\$ 10,000.00
8 34-130-52020	Audit Fees	\$ 1,500.00	\$ 1,300.00
9 34-1130-52030	Legal Fees	\$ -	\$ 1,800.00
10 34-130-52090	CEDA/Project Fund	\$ 50,718.25	\$ 65,541.00
11	TOTAL	\$ 8,915.04	\$ (8,363.00)

12	Project Fund - Examples: Hotel Study, Comprehensive Plan		
13	Budgeted Projects	Budgeted	Expensed
14			Remaining
15	Hotel Study	\$ 10,000.00	\$ 15,000.00
16	Comp Plan	\$ 10,000.00	\$ 10,000.00
17			
18			

Commercial Loans Fund			
Budgeted Commercial Loans	Budgeted	Expensed	Remaining
Budgeted Loan	\$ 10,000.00	\$ 5,000.00	\$ 5,000.00

21 Loan Review		22 8/31/2025	23 12/31/2025
	Loan Balances:		
		Cacila	\$ 11,308.16
		Versatile Woodwork	\$ 13,828.91
		Giftary	\$ 28,128.44
		Total	\$ 53,265.50
			\$ 50,801.22

Revolving Loan Fund		24 8/31/2025
	Beginning Balance	\$ 14,268.09
	Interest	\$ 1,382.19
	Principal	\$ 4,837.49
Available to Loan out		\$ 20,487.77
Loans Outstanding		\$ 50,801.22
Total Fund Balance		\$ 71,288.99

Economic Development Tool Summary

Typically, the most relevant economic development and financing tools used by cities include tax increment financing (TIF), tax abatement, and grant funding. In addition, there are some instances when tools including special assessment districts, special service districts, and improvement districts may be utilized to finance improvements such as infrastructure expansion. Below are general summaries of these tools to give a sense of what types of projects qualify and what the limitations of different tools are.

Tax Increment Financing (TIF)

Tax increment financing (TIF) is the primary development finance tool available to Minnesota cities (Minnesota Statutes, Sections 469.174 through 469.179). Through tax increment financing, the property taxes created by new development (or redevelopment) are captured and used to finance activities needed to encourage the development. The challenge in using TIF lies with the complex and ever-changing statutory limitations. Under state statutes, there are different types of TIF, each with different requirements and limitations, such as duration of the district or qualifying geographic areas.

The most common types of TIF districts include Economic Development, Housing, and Redevelopment Districts.

An **Economic Development** TIF district can be used for industrial development and, in cities under 5,000 people, for commercial, office and retail development. These districts can be established when the city finds it is necessary to (1) discourage commerce, industry, or manufacturing from moving their operations to another state or municipality; (2) increase employment; or (3) preserve and enhance the tax base of the state. The TIF Act defines specific types of uses that are eligible for the establishment of this form of district.

A **Housing** TIF District can be established for a project, or a portion of a project, intended for occupancy, in part, by persons or families of low and moderate income.

A **Redevelopment** TIF District can be established for areas where there is a high concentration of blighted or structurally substandard buildings. In order to qualify for a redevelopment TIF, 70% of the area of the proposed district must be occupied by buildings, streets, utilities, or other similar structures, and more than 50% of buildings must be structurally substandard. For areas that do not meet the level of blight required, **renewal and renovation** TIF districts are an option, but these have a shorter duration period.

Below is a table with the types of TIF districts and the differences in duration, qualifying areas, and permitted uses. (Table source: <https://www.house.mn.gov/hrd/issinfo/tif/dist.aspx>)

District Type	Duration Limit	Geographic Areas that Qualify	Permitted Uses of Increments	Number of Districts and % of Total (Statewide, 2022)
<u>Economic Development</u>	8 years	No restrictions	Manufacturing; Warehousing; R&D facilities; Telemarketing; Tourism in qualifying counties; Commercial developments in small cities; Workforce housing outside seven-county metro area	290 17%
<u>Housing</u>	25 years	No restrictions	Housing for low- or moderate-income renters or homeowners	599 36%
<u>Hazardous Substance Subdistricts</u>	25 years	Parcels in a TIF district containing polluted sites and contiguous parcels	Site acquisition and cleanup	22
<u>Redevelopment</u>	25 years	70% occupied by buildings, 50% of which are substandard, or certain railyards, or tank facilities	Correction of conditions justifying creating district	729 44%
<u>Renewal and Renovation</u>	15 years	70% occupied by buildings, 20% of which are substandard and another 30% require renovation	Correction of conditions justifying creating district	27 1%
<u>Soils Condition</u>	20 years	Site contains pollution and cost of cleanup exceeds lesser of \$2/sq. ft. or the fair market value of the land	Site acquisition and cleanup	12 1%

Tax Abatement

Tax abatement acts like a simpler and less powerful version of tax increment financing. With TIF, the city controls the entire property tax revenue from new development. Under the abatement statute (Minnesota Statutes, Sections 469.1812 through 469.1815), the city, county and school district have independent authority to grant an abatement.

Abatement in Minnesota works more like a rebate than an abatement. The city (and other units abating taxes) adds a tax levy equal to the amount of taxes to be abated. The revenue from the

abatement levy can be returned to the property owner or retained and used to finance development activities. Tax abatement can be used to finance key development actions related to implementation of items in the Comprehensive Plan: land acquisition, site preparation, and public improvements.

Unlike TIF, tax abatement is not tied to specific forms of development. It can be used in association with all forms of private development.

The statute grants the authority to issue general obligation bonds supported by the collection of abated taxes. The proceeds of the bonds may be used to pay for (1) public improvements that benefit the property, (2) land acquisition, (3) reimbursement to the property owner for improvements to the property, and (4) the costs of issuing the bonds. These bonds can be issued without an election and are not subject to the debt limit. Tax abatement cannot be used for property within a TIF district, so it can be a useful tool for areas that do not qualify for redevelopment or other TIF districts.

Grant Funding

The City may choose to pursue grant funding for various projects. These opportunities typically come from sources outside the City including state and federal agencies such as the U.S. Environmental Protection Agency, Minnesota Department of Employment and Economic Development (MN DEED), and the Minnesota Pollution Control Agency (MPCA) as well as community organizations like the St. Charles Area Community Foundation. Projects which may be supported by grant funding vary broadly, ranging from redevelopment assistance to contamination assessment and cleanup to community event planning and organization.

Special Assessments

Public improvements are often financed using the power to levy special assessments (Minnesota Statutes Chapter 429). A special assessment is a means for benefiting properties to pay for all or part of the costs associated with improvements, and to spread the impact over a period of years. This tool can be applied to both the construction of new improvements and the rehabilitation of existing improvements.

Eligible improvements include sanitary sewer, water, storm sewer, streets, sidewalks, street lighting, park, streetscape, and parking.

Special assessments provide a means to borrow money to finance public improvements. Chapter 429 conveys the power to issue general obligation improvement bonds to finance the design and construction of public improvements. Important factors in the use of improvement bonds include:

- A minimum of 20% of the cost of the improvement must be assessed against benefited properties.
- Beyond the 20% threshold, any other legally available source of municipal revenue may be used to pay debt service on improvement bonds.
- Improvements bonds are not subject to any statutory debt limit.
- Improvement bonds may be issued without voter approval.

Careful consideration must be given to setting the amount of the assessment. From a legal perspective, the amount of an assessment cannot exceed the benefit to property as measured by increased market value. There are also practical considerations. In growth areas, cities must decide how to allocate costs between current and future development. Assessment policies must consider how to make this allocation and the financial resources needed to carry future costs until development occurs. For reconstruction, the challenge becomes determining how much benefiting property owners should pay for enhancing an existing improvement. Within this limitation, several factors will shape the amount of the assessment.

- The amount of the assessment must be 20% or more of the improvement cost to allow the issuance of bonds.
- Local improvement policies and/or decisions made on previous projects often create parameters for assessments. Likewise, assessment decisions should be made with consideration of the potential implications for future similar projects.
- The assessment must strike a balance between equity and feasibility. Properties that benefit from improvements should pay a fair share of the costs. The assessment must be affordable for both the property owner and the city. Reducing the assessment to the property requires the city to allocate other revenues to the project.

Special Service District

A special service district is a tool for financing the construction and maintenance of public improvements or to provide special or a higher level of service within a defined area. Minnesota Statutes, Sections 428A.01 through 428A.10 govern the creation and use of special service districts. A special service district provides a means to levy taxes (service charge) and provide improvements and service to a commercial area.

The district can provide an alternative means of financing the construction of any of the public improvements discussed previously with special assessments. The service district approach avoids the benefits test imposed by special assessments; the test for the district is that the amount of service charges imposed must be reasonably related to the special services provided. The costs of improvements could be spread across a district or phase area rather than through assessments to individual properties.

Another important use of the special service district is the maintenance of public improvements. If some of the improvements described in the Plan require a level of maintenance above the typical public improvement, a special service district can become a source of revenue. Without a special service district, these costs are typically borne through the City's General Fund.

The process to create a special service district and to levy taxes must be initiated by a petition of property owners and is subject to owner veto. The use of a special service district requires a collaboration of property owners and the city.

The service charge applies solely to non-residential or multiunit residential property. State Law limits the application of a service charge to only property that is classified for property taxation and used for commercial, industrial, public utility purposes, multiunit residential, or is vacant land zoned or designated on a land use plan for commercial or industrial use. Other types of property may be part of the service district, but may not be subject to the service charge.

[Storm Sewer Improvement District](#)

A storm sewer improvement district (Minnesota Statutes, Sections 444.16 through 444.21) is a special taxing district. The district is established by ordinance. The City has the ability to levy a tax on all taxable property within the district. Revenues from the tax levy can be used to acquire, construct, reconstruct, extend, maintain, and otherwise improve storm sewer systems and related facilities within the district. The City may also issue general obligations bonds, secured by the district tax levy, to pay for improvements.

Application for Boards & Committees

I am interested in being considered for appointment to the following boards and committees:

- Economic Development Authority
- Library
- Park
- Planning and Zoning
- Public Works

Name: Tami Krause

Home address: 1207 Whispering Hills Dr St Charles
St. Charles, MN 55972

Home telephone: 507-251-1488 E-mail address: t1krause@Merchantsbank.com

Number of years as St. Charles resident: 24

Occupation: Lender

Business/company name: Merchants Bank

Work address: 1130 Whitewater Ave St Charles MN

City: St Charles State: Mn ZIP: 55972

Work telephone: 507 932 6781 Fax number: 507 932-4614

Please note: This application is considered to be public record.

Professional experience: (include professional memberships and previous employment)

23 years with Merchants bank StC
Lender in multiple areas consumer
mortgage & commercial

Community activities: (include civic clubs, volunteer activities, service organizations, etc.)

Habitat local committee
meals on wheels
10 days of giving
local chamber member

Comments / Special qualifications

Previous service on City boards/committees: (include dates of service)

None

Why do you want to serve on this board/committee?

To represent myself and my employer.
Be an active part of our growing
community.

If desired, a résumé may be attached.

Note: Required information bolded.

Please return completed application to:

St. Charles City Hall
830 Whitewater Avenue
St. Charles, MN 55972