



July 9, 2009

**Urban Land Institute  
Minnesota/  
Regional Council of Mayors**

**Opportunity City Pilot  
Program  
Summary Report**

**City of Shoreview**

### **Urban Land Institute (ULI) Mission:**

*ULI provides responsible leadership in the use of land and in the creation of thriving communities worldwide.*

### **Urban Land Institute Minnesota (ULI MN):**

*ULI Minnesota actively engages public and private sector leaders to foster collaboration, share knowledge and join in meaningful, strategic action to position our region for economic growth and prosperity.*

### **Regional Council of Mayors (RCM)**

*Supported by ULI Minnesota, the nationally recognized Regional Council of Mayors was formed in 2005 and represents Minneapolis, Saint Paul and 36 municipalities in the developed and developing suburbs. This collaborative partnership provides a nonpartisan platform that engages mayors in candid dialogue and peer-to-peer support with a commitment towards building awareness and action focused on housing, sustainability, transportation and job growth.*

A special thanks to the Opportunity City Pilot Program sponsors. Without their financial contribution, the program would not be possible.

- Family Housing Fund
- Metropolitan Council
- City of Shoreview

# Opportunity City Pilot Program Report

## Summary – Shoreview’s Story

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### **Program Goals/Outcomes:**

The goal of the Opportunity City Pilot Program is to build on the collaborative relationships among Regional Council of Mayors (RCM) and Urban Land Institute (ULI) professionals to identify and implement best practices that support a full range of housing choices for economic stability and regional prosperity.

The City of Shoreview is one of five metropolitan suburban communities selected to participate in the ULI MN/RCM Opportunity City Pilot Program. Shoreview’s mayor, Sandy Martin, was a founding member and is an active participant in the RCM. The City of Shoreview committed \$5,000 to the Opportunity City Pilot Program as well as countless staff hours in the collection of information, evaluation of tools and strategies and coordination related to the housing audit.

With cities working together and learning from each other, the expected outcome of the process is to develop an approach that identifies local housing tools and strategies that can serve as a model for other cities and be brought to scale at the regional level. In addition, implementation of new tools and strategies will enable suburban cities to better prepare themselves for the future through preservation, rehabilitation and production of quality housing units, use of regulatory incentives, incorporating sustainability and connecting housing to jobs and transportation networks.

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### **Process: The Housing Audit**

- 1.) Review of the housing framework.
- 2.) Analyze the Community Change Report as it relates to demographic and household data.
- 3.) Review and evaluate existing city tools and strategies surrounding the preservation and production of a full range of housing choices.
- 4.) Identification of specific recommendations for local implementation.

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Attachments to the summary report include: housing framework review, community factors questions, community change report, program review detail, ULI MN Technical Assistance Panel report and performance review template.

### **Shoreview’s Story**

*The City of Shoreview’s periodic resident survey consistently indicates a high level of satisfaction among residents with 98% rating the quality of life as excellent or good. This has provided the City with one of the highest quality of life ratings in the Twin Cities Metropolitan area. Based upon this, it is no wonder the City has a large number of households “aging-in-place” with over 80% of the households remaining in their current home between 2004 and 2007, one of the highest rates in the Twin Cities. City leaders understand that to maintain this high quality of life, policies must address the new needs of the community as demographic changes take place. Development plans need to focus on housing to facilitate generational renewal: more starter housing for young families together with other affordable housing and providing housing choices for older residents who may choose to move but want to remain in the City. Over a three-year period, this “aging-in-place” has caused a dramatic shift from the younger middle-aged to older-age categories. The result was a loss of households under the age of 55 and a corresponding increase in households age 55 or older. Shoreview’s topography and abundance of lakes and open space helps to ensure that the quality of life remains high and that established neighborhoods retain their value and desirability. However, the City has experienced scattered deferred maintenance, a factor of aging homes and older households unable to efficiently address necessary maintenance. Another key issue in Shoreview is the lack of housing for younger households. Shoreview is home to some large corporations that employ a highly educated workforce. Those workers, many of them young professionals, may not be living near work due to the lack of modern rental housing. With the majority of the rental housing 30 years old, providing newer options or reviving existing options will be important to support young households who may work in the community and wish to grow within the City. The City has an opportunity to strategically plan for renewal and reinvestment in its housing stock. Continuing to invest in the existing housing stock while providing land use strategies to support new starter homes and additional modern rental options will be an important community housing policy going forward. This, along with supporting mixed-income, higher-density redevelopment will help the City remain one of the highest rated in the metro area.*

**City Housing Goals and Policies:**

The Opportunity City Pilot Program has five key themes in support of a full range of housing choices:

- Preservation and rehabilitation.
- Production of housing units that support varied resident life cycles and incomes.
- Use of regulatory incentives.
- Sustainability.
- Jobs/housing balance connected to transportation systems.

The review of the City of Shoreview’s goals and policies indicates a wide range of support for these key themes. The various community goals are incorporated into the City’s current Comprehensive Plan and are briefly outlined below. *[More detail provided in appendix 1.]*

**Residential Land Use Goals**

- Maintain and enhance the quality of all residential neighborhoods.
- Provide a diverse mix of housing types and occupancy options to create a balanced housing community.
- Ensure that all residential neighborhoods and developments have access to public trails, schools, parks and other civic facilities and a multi-modal transportation network.

**Mixed Land Use Goal**

- Create sustainable, integrated mixed-use land areas that provide commercial services, active living opportunities, recreation, life-cycle housing and industry that enhance the community’s identity and quality of life.

**Neighborhood Reinvestment Goals**

- Maintain and enhance the quality of residential neighborhoods.
- Proactively encourage housing and property maintenance ensuring stable neighborhoods and property values.
- Provide adequate municipal services and infrastructure in residential neighborhoods.
- Promote available resources providing assistance to residents for property and home improvements.

**Life-Cycle and Affordable Housing Goals**

- Create and maintain a well-balanced community that provides life-cycle and affordable housing with a diverse mix of housing types and values.
- Respond to demographic changes by providing housing for a variety of age and income groups.

**Evaluate Community Factors:**

In every city, there are internal and external factors that hinder the city’s ability to provide a full range of housing choices. In Shoreview, several factors were evident, as determined through interviews with staff and meetings with policy leaders. The following is summary of the key community factors for Shoreview. *[More detail provided in appendix 3.]*

**Fully Developed Community and High Cost of Land**

- Costly to redevelop existing land uses.
- Infill redevelopment occurs but the type and size of the new use may not fit with the existing neighborhood character.
- Difficult to attract young households due to the lack of available options and higher cost of existing housing.

**Resistance to Higher Density Housing**

- Fully developed City with only some areas developed at higher densities.
- The cost of redevelopment requires higher densities but supporting workforce housing without more density is challenging.
- Current high density is considered 12 or more units per acre, which is not enough to reduce the costs of redevelopment.

**Aging of Homes & Aging Households**

- Deferred maintenance is evident, which is identified through Shoreview SHINE program.
- Older households continue to age in place.
- Multi-family housing stock is getting older and new apartment or other general occupancy multi-family housing types are not a priority and have not been proposed.

**Housing Affordability Compared to Employer Wages**

- Average industry wages may not be enough to afford housing purchases in Shoreview.

**Transportation\Transit Limitations**

- There is limited access and use of transit and other public transportation options.

### Program Review:

The City of Shoreview's housing strategy has been to provide residents with access to available State and County resources for home renovation assistance. Access to these resources through the HousingResource Center is supported financially by the City. In addition, code enforcement through education is a key City strategy to address neighborhood housing deferred maintenance.

In 2008, The City created an Economic Development Authority (EDA) as a mechanism for achieving major housing and economic development goals. The EDA will be an important City tool to help provide additional resources related to redevelopment, housing renovation and new home production in support of a full range of housing choices in the City. Using the HRA levy powers of the EDA the City hopes to provide the following:

- Loan fund for home renovation and rehabilitation.
- Added focus on neighborhood code enforcement.
- Acquisition of distressed and foreclosed homes for renovation and resale targeted to young households at an affordable price.

The State and County programs are available to all Shoreview residents but are restricted to income levels which limit the use of the programs locally. The following is a summary of the programs reviewed as part of the housing audit. *[More detail on the review of each program is provided in appendix 4.]*

**Ownership Housing Reinvestment.** Two specific programs (Ramsey County Deferred Loan Program and the Minnesota Fix-Up Fund Loan) are available to residents that target ownership housing renovation. Eight loans totaling \$144,837 were provided to Shoreview residents in the past three years, for an average of 2.5 loans per year of \$18,000 each.

**Housing Services.** The City financially supports and promotes the North Metro **Housing Resource Center** (HRC), which administers state and county renovation loans. In addition, the HRC provides construction and loan consultation to Shoreview residents. The service is free to residents, with an annual City investment of \$12,000. In 2008, the HRC's activity in Shoreview included:

- 177 construction consultations.
- 135 residents provided services.
- 3 loans closed.
- 357 total services, at an average cost of \$35 each.

Since 2001, The HRC has served 1,400 Shoreview residents and provided 2,900 services, including 943 construction consultations and processing 25 state and county loans.

**Support of Affordable & Special Use Housing.** The City has welcomed the addition of several new units of housing at an affordable price or for the aging population over the past several years. This has been accomplished through redevelopment in partnership with state, county and regional funds and the local support for the purchase of existing units for affordable housing on scattered sites in the City. The City's support has resulted in the following.

- **Lexington & D:** 68 senior rental/15 owner-occupied townhomes using tax-increment financing and Metropolitan Council Liveable Community Funds.
- **Rice Creek Village:** 304 units—20% affordable/80% market-rate and mixes of uses (commercial, retail and office).
- Local support for **10 affordable single-family rental units** owned by Metropolitan Council.
- **Scandia Shores:** 108 units of rental housing with 40% of the units affordable through a Housing Tax-Increment Financing District.
- **Summer House of Shoreview:** Senior housing made possible with the City write-down of the land.

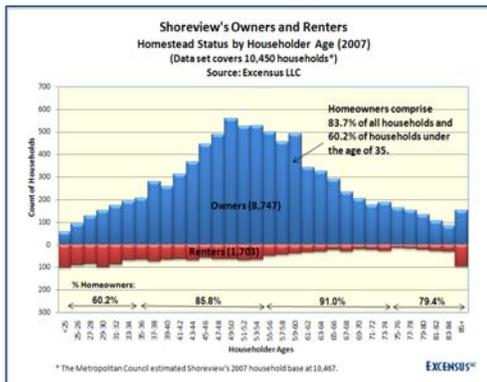
**City Official Controls & Land Use Strategies.** The City also uses several methods through its land use and official controls to support and promote redevelopment.

- **Planned Unit Development (PUD).** The City uses the PUD process for redevelopment areas to allow more flexibility in the use of the land when redeveloped.
- **Tax Increment Financing (TIF).** The City uses TIF specifically for housing purposes to remove blight and create or preserve affordable housing.
- **Housing & Redevelopment Authority (HRA) Levy.** The City is considering the use of its newly created EDA powers to provide an HRA levy that will generate an annual commitment to housing. The City will consider the levy in 2009 for 2010 funds.
- **Rental Licensing.** The City adopted a rental-licensing ordinance in 2003 for the inspection of rental properties in the City. The purpose of the program is to help ensure minimum housing maintenance standards in rental housing.
- **Shoreview SHINE.** The City created this program to educate and raise awareness to residents on the importance of maintaining properties in order to protect property values and the quality of neighborhoods. This neighborhood enforcement and enhancement effort is aimed at maintaining the livability of neighborhoods that is critical to the community's long-term stability.

## Community Change—Key Points:

The City of Shoreview’s households are aging. More than a third of the households are already between the ages of 55 and 74. Trends since 2004 show a gain in older households and an offsetting decrease in households under the age of 55. The continued aging of the households coupled with more than 80 percent of the households choosing to remain in their homes creates an imbalance of a larger portion of the residents “aging in place.” Younger households, under age 35, are having difficulty finding available and affordable housing. This will only continue, as there are limited move-up housing options and very low residential turnover rates. Those under the age of 35 currently account for only 12 percent of all households. There is a potential economic cost to this “aging in place.” It can destabilize school enrollment levels, shift demand for local commercial goods and services and reshape the need for community-based programs and services. All issues that policy leaders and local planners should be concerned with.

Homeownership in the City is very high at 83 percent, with half of the homeowners over the age of 55. While sixty percent of households under the age of 35 are homeowners, this group represents a very small share, only 9.1% of the City’s homeowners.

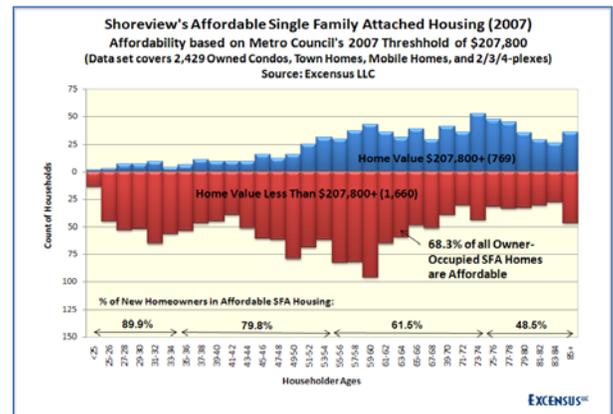


Rental housing is currently a small share of the City’s housing base but it serves a key group of young and older households.

The following is a brief summary of the key statistics from the demographic change report provided to Shoreview. [The full change report is provided in appendix 5.]

- 12 percent of homeowners and 43 percent of renters were new in their home since 2004. Despite the high homeownership level in the City, fewer than half (42%) of all new incoming households during the period 2004 to 2007 were homeowners, indicating a market and need for additional rental options.

- Older households (ages 55 or older) occupy half (49.1%) of the single-family homes built before 1980. Only 30% of all new homes are occupied by this age group.
- A very small share (7%) of the City’s owner-occupied single-family detached homes are “affordable” based on the Metropolitan Council’s threshold value of \$207,800 in 2007. However, 68% of all owner-occupied single-family attached housing (townhome, condo) had a value within this “affordable” range and 90% of those homeowners were under the age of 35.



- With 10% of the City’s households living in apartments, this housing type serves a broad mix of household ages with 37.5% under the age of 35, 30% age 55 or older and 8% over age 85. In addition, there is more stability for those living in apartments compared to other communities— 50.4% of households were at the same apartment address over the three-year period 2004–07.
- During 2004–2007, 37% of all new households were under the age of 35, with the majority of those in apartments or single-family attached housing.
- During 2004–07, only 20% of residents who moved ended up in another home within the City, which is the lowest retention rate of any Opportunity City reviewed. Only 9% of households moving from an apartment were able to find a single-family home in the City.
- Only 7.5% of the residents have their primary job within the City.

### Shoreview Technical Assistance Panel (TAP) Process

The City of Shoreview chose to engage in the ULI Minnesota Technical Assistance Panel (TAP) process to help evaluate land use options for its largest apartment complex, Midland Terrace. The TAP process included an interdisciplinary panel of ULI Minnesota experts in the real estate, planning and development fields to explore the project and its potential for renovation and/or redevelopment, and to provide local policy leaders with recommendations and site considerations to help the project move forward. The process included a site visit, goal-setting with policy leaders and two strategy meetings with the panel of experts. The process also included general market evaluation, demographic summary for the site and neighborhood and a proposed future site sketch plan. The final recommendations were presented to policy leaders. [The Technical Assistance Panel Report for Shoreview is available in appendix 6.]

**Create a long-term repositioning strategy** to respond to market changes, which would include a master plan for placement of structures, design of buildings and units, and financing. Goals should include creating a more diversified product that matches the workforce housing needs of the City.

**Upgrade the lake quality** adjacent to the complex with strategic pre-treatment, new plantings and an aeration system to create an amenity for the residents and for the community as a whole.

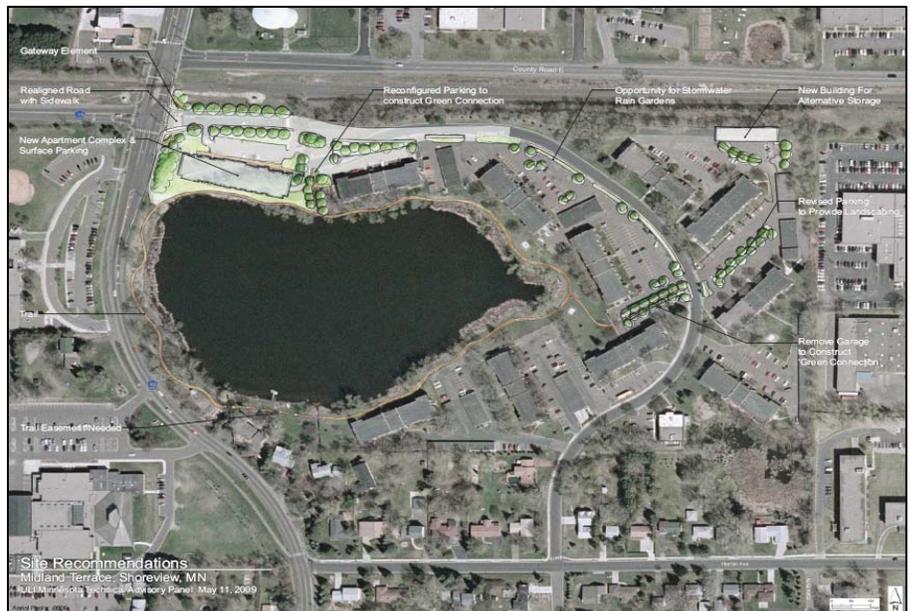
**Do strategic maintenance of the buildings and units** so that all ongoing renovation to units and buildings is made with a design vision in mind. A complete design vision should be developed for the site to take it into the future and allow for upgrading and modernizing the apartments that will help maintain a positive tenant base in the current marketplace.

**Evaluate a redevelopment opportunity** in the northwest corner of the site, to include the construction of a new apartment building that would generate a new market for the owners and allow for better entrance to the neighborhood.

**Overall site improvements** should include a reduction in the number of garages and surface parking stalls, adding a public trail around the lake, replacing concrete surfaces with pervious materials, adding and improving landscaping around the buildings and within parking areas and upgrading the boulevard appeal.

The TAP also provided private and public financing options with a preliminary *pro forma* relative to the suggested redevelopment and public site improvements. These options included owner financing through a HUD/FHA 221(d)(4) mortgage loan and city tax-increment financing. Because many of the units currently are considered affordable, the report outlined financial assistance options to help with renovation and redevelopment to retain affordability. All of these financial options require more detailed evaluation by the City and property owner, as the TAP made many assumptions that may not be consistent with City policies and the owner's financial capacity.

Proposed Site Plan Sketch - Midland Terrace



### Recommendations to Increase the City's Capacity to Provide a Full Range of Housing Choices

The City of Shoreview has made a commitment to housing through its strong housing-maintenance ordinances and the creation of an Economic Development Authority that has the potential to dedicate HRA levy funds toward future housing programs, projects and services. One of the key observations that emerged through the Opportunity City process is the lack of housing options for young households and aging adults, which creates a high level of aging in place. Better options would include affordable single-family detached homes and multi-family rental or ownership options. Of all the Opportunity Cities evaluated, Shoreview has the lowest resident retention rate, which likely is reflective of the lack of options for first-time buyers and those older adults who may choose to stay in the city but are not finding adequate housing options as they downsize. City leadership can prioritize its policies related to future land use and housing programs that help provide more options and opportunities related to renovation and redevelopment to address this issue. Recommendations resulting from the housing audit, community change information and review of City goals, policies and community factors include:

**Efforts to Address Aging in Place.** Shoreview residents are aging and they are remaining in their homes longer; they are “aging in place.” Retention of households—even as they age—is a benefit for a city; it helps keep the social fabric and volunteer base of the community vibrant. However, losing younger households as they grow and not having options for older adults who may desire them can stifle home values and shift public and private sector service needs. Local leaders can provide policies and tools that create opportunities for all resident life cycles and maintain a vibrant community with healthy levels of turnover (more than 4%) and retention (higher than 20%).

- Evaluate the needs of existing older residents for alternate types of housing—including single-family attached and multi-family rental options. Survey residents and evaluate income levels of those aging in place.
- Evaluate, along with other aging east metro suburbs and the county, the establishment of a home-maintenance program for the elderly who are remaining in their single-family homes as they age. A program similar to that available in Hennepin County, H.O.M.E. (Household and Outside Maintenance for Elderly), provides an affordable fee-based housing-maintenance service.

**Apartment Reinvestment & the Creation of New Rental Opportunities through Redevelopment.** There are few apartment rental options in the City of Shoreview. Only 10% of the current housing stock is apartments; and the majority of the complexes are more than 30 years old. This housing type serves a great need for a broad range of residents, particularly younger households, and is a choice for many older residents. The City is unable to retain those who live in the apartments and choose to move. With 16% turnover in apartments, only 20% of those households remained in the City and only 9% were able to purchase a home in the City. This was the lowest rate of any of the cities evaluated. Policy leaders need to recognize and understand the importance of supporting a healthy rental market in their city. By increasing the rental opportunities, the City could attract more young professionals who are looking for modern rental options near their employment. By preserving and enhancing existing rental options and helping to keep them affordable, the City will be able to retain households that have a vested interest in the City, its schools and local services. Expanding the City's capacity to improve the existing apartment stock and evaluating opportunities to add newer multi-family rental options to the market will help increase the attraction and retention of young professionals and provide additional options for existing residents interested in selling their single-family home and staying in the City. The recommendations to increase apartment renovation and redevelopment include:

- *Dedicate financial assistance (grant, deferred or low-interest loans) to an apartment renovation program.* Evaluate ways to increase the City's financial capacity to improve older apartments. Proactively seek out partnerships with non-profit/for-profit organizations that specialize in older apartment preservation/renovation and redevelopment. Seek Minnesota Housing funding specifically to renovate lower income apartments with the goal to retain existing households.
- *Evaluate opportunities in redevelopment areas to add new apartment living options* with modern amenities and design and energy efficiencies. Any new multi-family development should provide connections to transportation options, parks, recreation and essential services as outlined in the ULI MN Community Site Principles [Attachment 7]. This will add a housing choice not currently available in the City.

## Recommendations

**Increase Opportunities for Young Households.** Efforts to provide opportunities for young households in the City is important to providing a full range of housing choices and to regenerate neighborhoods, stabilize school enrollment and keep commercial services viable. The City can provide resources with a specific focus on increasing the younger resident population. Examples include:

- Provide an investment of \$25,000-\$50,000 per home in support of long-term ownership affordability through a land trust. The land trust ensures that existing homes are renovated and energy-efficient, and sold to households at an affordable price. The home remains affordable for at least 30 years, even upon resale.
- Invest in the Senior Housing Regeneration Program (SHRP) for the purchase of existing housing from older adults wishing to sell. The SHRP provides hassle free purchase options for seniors. The home is sold as is for an agreed upon market value without incurring realtor fees. The senior also is able to leave items in the home they do not wish to take without incurring disposal or sale fees. The home is then renovated and resold, generally to younger households at affordable prices. Public investment in this program would need to be at least \$20,000 per home for renovation and purchase write-down.
- Tie the purchase of foreclosed homes with downpayment assistance specifically focused on young households.
- Foster strong working relationships and dialogue with the City's school district. By working together, the City and schools can market programs for home purchases by teachers and those families who currently open enroll. Targeting housing programs to households with children will help provide healthy living arrangements and stabilize school turnover.
- Expand connections of the current and future housing opportunities to local jobs by working with employers to determine housing needs and evaluating links between employment wages and housing values.

**Home Maintenance and Neighborhood Preservation.** Shoreview relies on state and county programs to provide low-interest or deferred loans for resident home maintenance. To help serve the residents, Shoreview financially supports the services of the HousingResource Center. Although the use of state and county programs has been limited in Shoreview, the construction consultation service has been widely used. To enhance the existing tools in the toolbox, the City should consider the following:

- Continue to financially support the HousingResource Center.
- Create a home-renovation program, using future HRA levy funds, targeting households with income at or below 120% of area median income—an acceptable workforce housing income limit. Evaluate similar city programs such as Roseville, Woodbury and Coon Rapids. Administer the program through the HousingResource Center.
- Continue to support the educational approach to code enforcement through the Shoreview SHINE.
- Create a sustainability loan or grant program that provides financial incentives for the use of energy-efficient and renewable products in home renovation, eg. Woodbury Goes Green program.

**Land Use Controls and Other Housing Maintenance & Renovations Strategies.** City leaders have a variety of public tools and strategies they use to determine their participation in land use decisions, maintenance standards and the facilitation of redevelopment and renovation. Continuing to be part of the solution and helping to change the way land is used and buildings are maintained takes strong local leadership and vision. National statistics indicate that future households will demand more compact and connected communities. The City of Shoreview is fully developed but has opportunities for redevelopment. Providing a wide range of strategies that balance renovation, maintenance and redevelopment of the existing housing stock is important. Recommendations relating to specific public policy decisions include:

- Continue to fund and implement the rental licensing program and consider the benefits of a point-of-sale program to help provide consistent maintenance standards for existing housing stock. Even in a time of economic uncertainty, providing methods to ensure that existing homes are properly maintained is essential.
- Evaluate alternate ways to zone land that would better manage and promote mixed-use and compact, connected development. Form/performance-based zoning is an option that supports more walkable, mixed-use development.
- Support building and land development requirements that promote sustainability and long-term energy efficiency. Such efforts include revising local building codes to allow green building standards, allowing smaller street designs and requiring energy-efficient products for all publically funded programs. Local efforts can help reduce the regional carbon footprint, increase long-term affordability (through lower utility and maintenance costs) and support healthy living.
- Adopt the **ULI Minnesota Community Site Principles** in the evaluation of future multi-family and mixed-use housing development and redevelopment opportunities. *[appendix 7]*
- Address older common-interest communities through the use of the Housing Improvement Area legislation that provides affordable renovation loan options.

### Next Steps:

The Opportunity City Program is only the first step in supporting a full range of housing choices in the community. Key policy leaders need to support next steps that make valuable changes to the way that the tools and strategies are delivered throughout the City. Many of the recommendations have budget implications and affect staff resources. Prioritization of the recommendations is essential. The next steps associated with implementation of the recommendations should include:

- Gaining acceptance of the ULI MN/RCM Opportunity City report by the EDA and City Council, which includes incorporating community site principles into future land use decisions.
- Preparing a work program that outlines the steps and time needed to effectively implement the recommendations. Determine how the recommendations affect land use codes, program service providers and staff workload. Include performance targets to track the progress. Setting performance targets and tracking the progress of local tools and strategies against benchmarks will provide a level of understanding to public officials and residents that become critical during the annual budgeting process. [*Detail on performance measures as related to housing tools and strategies is provided in attachment 8.*]
- Evaluating budget and staff resource implications tied to each recommendation. Prioritizing recommendations that will have the largest impact in supporting housing goals for a full range of housing choices.
- Evaluating the need to amend the City's comprehensive plan based upon implementation of recommendations.
- Discussing the broader meaning of the demographic data as it compares to current market conditions and evaluate how the data relates to the region. Incorporate future data updates and the online neighborhood-level data tool.

Thanks to the participants in the ULI MN/RCM Housing Initiative Opportunity City Pilot Program:

- **City of Shoreview**—Mayor Sandy Martin and Council members Blake Huffman, Ben Withhart, Terry Quigley and Ady Wickstrom. Planning Commission Members Gerry Wenner and Steve Solomonson. Economic Development Commissioner Marlin Rudebusch. City staff Kathleen Nordine, Tom Simonson and Terry Schwerm.
- **Technical Assistance Panel**
  - Colleen Carey, The Cornerstone Group
  - Gina Ciganik, Aeon Company
  - Kevin Ringwald, City of Chaska
  - John Hamilton, Urban Works
  - Barry Warner, SRF Consulting
  - Sam Newberg, Joe Urban
  - Jeffrey Nosbush, Cushman & Wakefield
- **ULI Minnesota Consulting Team**
  - Caren Dewar, ULI Minnesota Executive Director
  - Cathy Bennett, Bennett Community Consulting
  - Dennis Welsch, CPPP
  - John Carpenter, Excensus