



CITY OF

WHITE  
BEAR  
LAKE

2040  
COMPREHENSIVE PLAN  
Adopted June 8, 2021



# ACKNOWLEDGEMENTS

The City of White Bear Lake gratefully acknowledges the contribution of all who participated in the update of this Comprehensive Plan. The following lists those who formally participated in the process, however, there are many others who provided information, attended meetings, or contributed by other means and we are equally appreciative of them as well.

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# INTRODUCTION

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Fourth St Looking East  
White MINN.





White Bear Lake Entrance Sign



White Bear Lake in Winter  
Credit: Matt Todd



Sailing in Twos II  
Credit: Paul Ackerman



Winter Night at Depot  
Credit: Matt Todd



Historical Railroad Park

The City of White Bear Lake continues to place value on long-range, strategic planning to ensure the community of today evolves to meet the needs of tomorrow. Successful planning and implementation requires community input and involvement; evaluation and analysis of current conditions, trends, and future needs; forward-thinking goal and policy setting; strategic action prioritization; the dedication of staffing and funding; and the ability to follow-through when faced with competing interests. The update of the City of White Bear Lake's Comprehensive Plan provides the opportunity to review and calibrate the community's strategic direction through the year 2040. Although Comprehensive Plans are thought of as a land-use document, the Comprehensive Plan is much more. White Bear Lake's Comprehensive Plan is comprised of several interrelated elements addressing resiliency, the natural environment, parks, trails, transportation, and community facilities and infrastructure.

## HISTORICAL BACKGROUND

White Bear Lake is a mid-sized community of approximately 25,000 residents. As part of the greater Twin Cities metropolitan area and only 20 miles from the Minneapolis/St. Paul Airport, residents and businesses enjoy the advantages of living within close proximity to the amenities of a larger metropolitan area. However, White Bear Lake is unique in its character with a distinct small-town appeal. The City's rich history, its strong spirit of volunteerism and progressive approach to opportunities and challenges make it a great place to live and work.

White Bear Lake first established its reputation as a resort and sailing community in the mid-nineteenth century. By the late 1860s, it served as a hub for rail service out of St. Paul heading north to Duluth and east to Wisconsin, attracting more year-round residents to the area. The downtown flourished near the depot and remains a proud feature of our community. The 'Lake' also remains a very important symbol and has maintained its reputation as a regional destination.

As the resort era faded shortly after the turn of the century, other industries, including farming and lumbering, continued to prosper. In keeping pace with this steady growth and development, leaders of the community officially incorporated the City of White Bear Lake in 1921.

When incorporated in 1921, the City was 2 ¼ square miles with a population of just over 2,000.

The 1950s and 1960s were times of rapid residential expansion. By 1960, the City's area had grown to 7 square miles with a population of about 13,000 people.

During the 1970s and 1980s, large parcels of land were opened for development through the City's effort to extend roads and utilities. The City's aggressive economic development program led to extensive growth in its tax base and employment levels. Several nationally known companies had moved into the area while downtown redevelopment efforts continued to make great strides in expanding downtown's critical mass.

Over the years, the White Bear Lake area has continued to grow and prosper. Today the City's residents enjoy the advantages of being part of a major metropolitan area while residing in a community that has maintained its small, home-town appeal.

## WHAT IS A COMPREHENSIVE PLAN?

A Comprehensive Plan is a long-range planning tool used to guide physical and socioeconomic change within a community. When preparing the Comprehensive Plan, Planning Commission members and city staff evaluate trends related to land use, housing, transportation, parks, trails and utilities and identify general goals and policies for the future related to each of these categories. The final document is broad in scope and serves as a guide for development, redevelopment, and land use issues as the City moves through the decade. City actions, such as the Zoning Ordinance and Capital Improvement Plans, implement the goals and vision of the Comprehensive Plan.

The primary users of the Comprehensive Plan are the City Council, Planning Commission, Park Advisory Commission, and City Staff who must use the plan to guide the day-to-day decisions of local government. But the Plan is intended for everyone, including White Bear Lake residents, business owners, and developers.

### PLAN PURPOSE

The purpose of the 2040 Comprehensive Plan is to aid the public and private sector in planning for physical, social, and economic development of the community. The 2040 Comprehensive Plan is intended to:

- » Guide future growth and development.
- » Define the relationship between different types of land uses.
- » Help coordinate public and private sector decisions and investment.
- » Shape the appearance of the community.
- » Encourage orderliness and efficiency in city government.
- » Provide a means for balancing competing private and public interests.
- » Support a sense of community and neighborhood identity.

### 2040 Regional Plans

The City of White Bear Lake has initiated an update of its Comprehensive Plan in accordance with Minnesota Statutes 473.864, Subd. 2. In addition to addressing community issues and opportunities, the 2040 Comprehensive Plan also responds to the regional policy plans adopted by the Metropolitan Council, including Thrive MSP 2040, the 2040 Transportation Policy Plan, 2040 Regional Parks Policy Plan, 2040 Water Resources Policy Plan, and the 2040 Housing Policy Plan.

To assist local governments in this effort, the Metropolitan Council issues a "System Statement" to each community that describes

## THRIVE MSP 2040 SUBURBAN POLICIES:

White Bear Lake has been designated as a Suburban community. The following are examples of the policies Suburban communities similar to White Bear Lake are expected to incorporate into their plans:

- » Plan for new growth and redevelopment to occur at a density of at least 5 units per acre.
- » Target opportunities for more intensive development around regional transit investments.
- » Identify areas for redevelopment, particularly areas that are well-served by transportation options and amenities.
- » Plan for a mix of housing affordability in station areas along transitways.
- » Plan for affordable housing that meets the needs of multigenerational households.
- » Preserve and support areas for employment.
- » Identify opportunities to improve pedestrian and bicycle circulation.
- » Seek opportunities to improve local street and pedestrian connections to improve access for local trips.
- » Identify lands for reclamation, including contaminated land, for redevelopment and the restoration of natural features and functions.
- » Implement best management practices to control and treat stormwater as redevelopment opportunities arise.
- » Identify and address community resiliency.
- » Identify appropriate areas for business and industrial expansion, considering access by rail, truck, plane, and barge.
- » Conduct small area planning efforts to preserve locations for employment, manage growth, and minimize land use conflicts.

the specific areas that must be addressed as part of the local comprehensive plan. In addition to identifying the specific planning and infrastructure areas to include, the System Statement identifies population, household, and employment forecasts for the years 2020, 2030, and 2040 as shown in Table 1.1 below.

**Table 1.1 Population, Households, and Employment Forecasts**

Forecast Year	Population	Households	Employment
2010	23,797	9,945	11,269
2020	24,300	10,500	12,000
2030	25,000	11,200	12,300
2040	25,800	11,700	12,500

Thrive MSP 2040 designates White Bear Lake as a Suburban community. Suburban communities are described as communities that experienced their primary era of development in the 1980s and early 1990s. Many of these communities are located along freeway corridors and have development patterns that are more automobile-oriented than communities closer to the urban center. Development in Suburban communities occurred at significantly lower densities than in previous areas. Thrive MSP 2040 notes that Suburban communities through 2040 are focused on cultivating places where people can gather. As shown in Figure 1.1, other Suburban communities around White Bear Lake include Vadnais Heights, Gem Lake, Mahtomedi, Oakdale, Birchwood Village, and White Bear Township.

## THE PLANNING PROCESS

The 2040 Comprehensive Plan planning process extended for more than three years and involved numerous elected and appointed officials, as well as the general community. The process was overseen by the Planning Commission and City Staff. The planning process was completed in two phases.

### Phase One

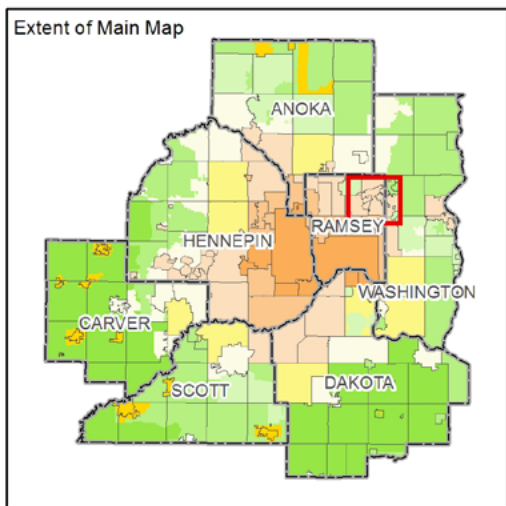
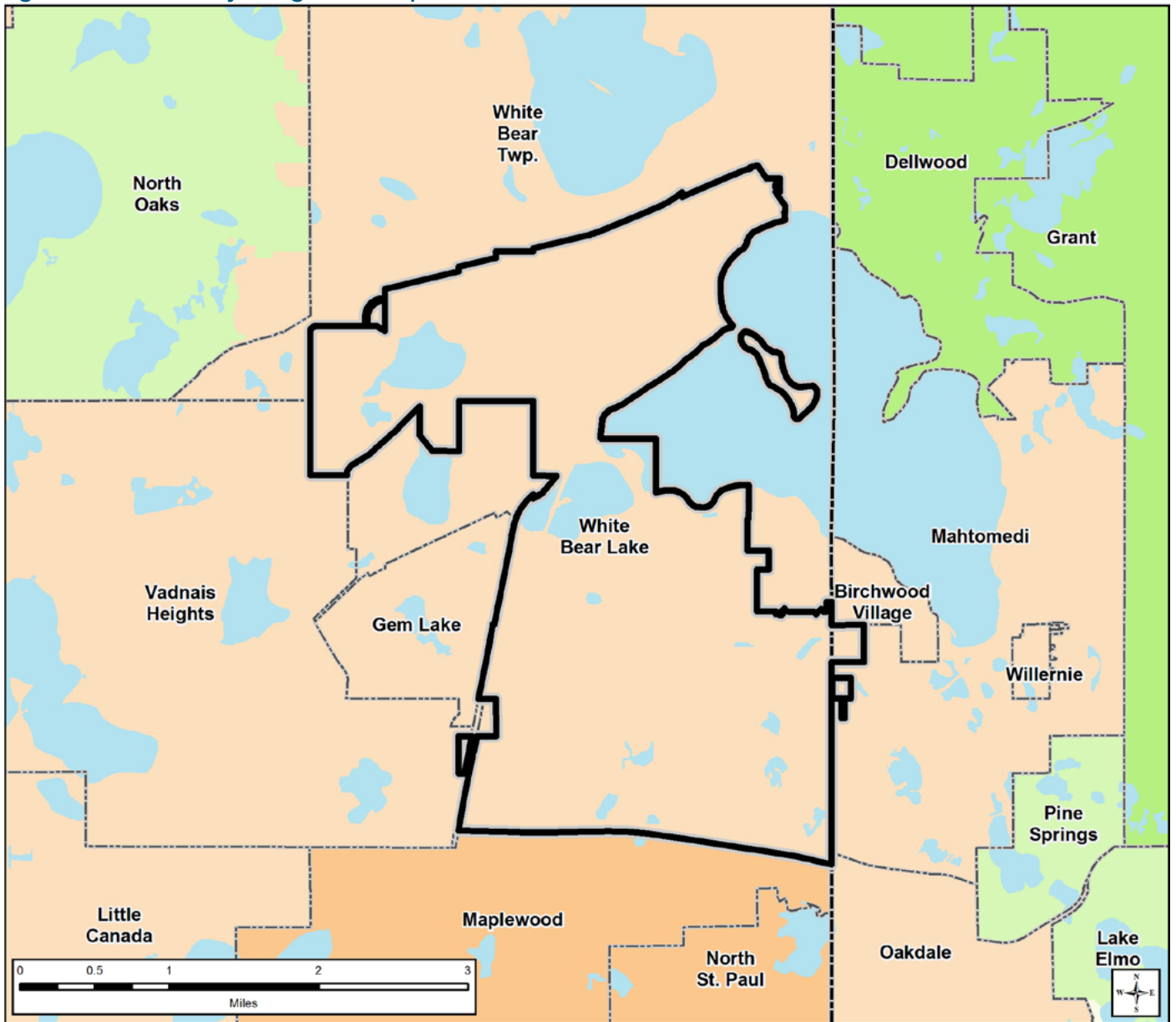
The White Bear Lake Economic Development Corporation kicked off the first phase in early January 2017, hosting a meeting for the local business community to learn about the City's Comprehensive Plan timeline and opportunities for public input. Nearly 25 area businesses and non-profit organizations were represented at this initial introduction. A series of 4 monthly Open House events were conducted between January and April 2017, which engaged over 50 residents and business owners. Over the same period, staff gathered additional input from the community using an online community survey that was completed by hundreds of residents and area businesses.

### Phase Two

The second phase included pop-up meetings at the YMCA, Laundromats, Marketfest, the Library, and Century College. These



Figure 1.1 Community Designation Map



**Community Designations**

- Outside Council planning authority
- Agricultural
- Rural Residential
- Diversified Rural
- Rural Center
- Emerging Suburban Edge
- Suburban Edge
- Suburban
- Urban
- Urban Center

- County Boundaries
- City and Township Boundaries
- Lakes and Major Rivers



meetings were planned to engage a variety of City residents and business owners. At these meetings, community members were asked to demonstrate their preferences on a variety of topics including future housing density, street layout, and housing types. This information, along with information gathered from a second community survey, helped to inform the writing of this Comprehensive Plan.

Preliminary meetings with the Planning Commission, Parks Commission, Environmental Advisory Commission, and the Economic Development Corporation were conducted between Fall 2017 and Spring 2018 to review and provide feedback on the initial draft chapters relevant to their particular focus.

The City of White Bear Lake received a Comprehensive Plan extension from the Metropolitan Council. After public hearings and review by the Planning Commission and City Council, the City Council passed a resolution to distribute the Comprehensive Plan to adjacent and affected jurisdictions on \_\_\_\_\_, 2019 for the six-month review period.

## CITY INITIATIVES

The 2040 Comprehensive Plan is one of many strategic documents that guide the ongoing operations of the City. To provide context for the development of the Comprehensive Plan, two city-wide initiatives are highlighted below. Additional planning initiatives are highlighted in their respective chapters to provide the context for the goals, policies, and actions identified.

### WHITE BEAR LAKE STRATEGIC PLAN

The City Council and Staff meet annually to review and identify its strategic priorities and initiatives to guide the City's annual work plan. The Strategic Plan serves as a road map to prioritize the initiatives, resources, goals, and department operations and projects. The major themes identified through this planning process include:

- » Financial stability
- » Clear community vision
- » Focused redevelopment
- » Reliable, high-quality infrastructure
- » Modern operating systems
- » Talented and engaged workforce

The City intends to conduct a community visioning process in the next year, the results of which may impact the broader guiding principles and implementation strategies in this Comprehensive Plan.

### MINNESOTA GREENSTEP CITIES

GreenStep Cities is a voluntary program that assists and recognizes cities for achieving their sustainability and quality-of-life goals. The program, managed by a public-private partnership, has 29 best practices in the areas of Buildings and Lighting, Land Use, Transportation, Environmental Management, and Economic and



Boards used to gather community feedback during the planning process.



Community Development. Each best practice can be implemented by completing one or more actions at a 1-, 2-, or 3-star level from a list of four to eight actions. The City of White Bear Lake joined the program in 2011 and achieved Step 4 status in May of 2018. The City is currently working to achieve Step 5, the highest level.

## PLAN ORGANIZATION

The 2040 Comprehensive Plan is organized with a focus on ease of implementation for City Staff, the City Council, and the respective boards/commissions. In addition to providing introductory context, each chapter contains a set of guiding principles that are intended to guide the Plan's implementation.

The final chapter of the plan focuses on how to implement the Comprehensive Plan and accomplish the goals set out throughout the document.

## DEMOGRAPHICS

The analysis of population and demographics provides an understanding of the characteristics and traits of the community, as well as provides a foundation for planning future needs. The demographic information was collected by using information from the 2030 Comprehensive Plan, the 2010 Census, the 2016 American Community Survey, and Metropolitan Council forecasts.

## POPULATION

White Bear Lake's population has remained relatively stable since 1970, reaching its current population of nearly 24,000 in 2010. The City is currently the fourth largest City in Ramsey County with approximately 5% of the overall county's population. As seen in Table 1.1, the Metropolitan Council projects this growth to continue in the future, with over 2,000 additional people expected by the year 2040 for a total population of 25,800. In 2016, the American Community Survey estimated that White Bear Lake's population had grown to 24,992. This is close to the population projection for 2030 of 25,000, signalling that the City may be growing faster than anticipated.

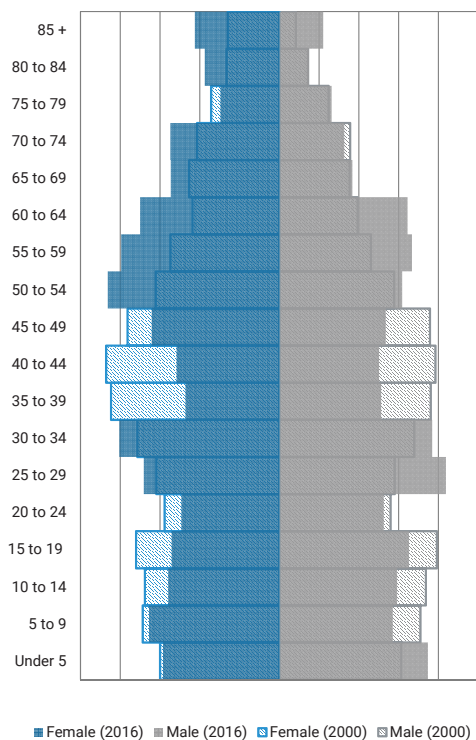
Demographic figures from 2000 and 2016 were compared to gain an understanding of how White Bear Lake's population is changing and what future needs could arise. Highlights from this analysis include:

- » White Bear Lake's population is aging, with the largest growth over the last 15 years occurring between the 50 and 64 year old age groups (Figure 1.2). As the aging trend is expected to continue, the City is proactively addressing aging in this Comprehensive Plan.
- » Between 2000 and 2016 the City also saw a drop in the percentage of population that was between 35 and 44, though there was an increase in the percentage between 25 and 34. This is likely due, in part, to the availability of housing options that meet the needs of those starting families versus those just starting in their careers. The

## CHAPTERS

1. Introduction
2. Land Use
3. Housing
4. Economic Competitiveness
5. Transportation
6. Parks and Recreation
7. Natural Resources & Sustainability
8. Public Facilities & Services
9. Implementation

**Figure 1.2 Age Distribution by Gender 2000 and 2016.**



Source: 2016-2016 ACS and 2000 Census.

City needs to continue to focus on diversifying its housing stock to meet the needs of residents throughout their lives.

- » The City continues to become more diverse. Between 2000 and 2016 the percentage of the population identifying as white dropped from 95% to 88%. Ethnic groups seeing a significant increase included Black or African American and Asian.

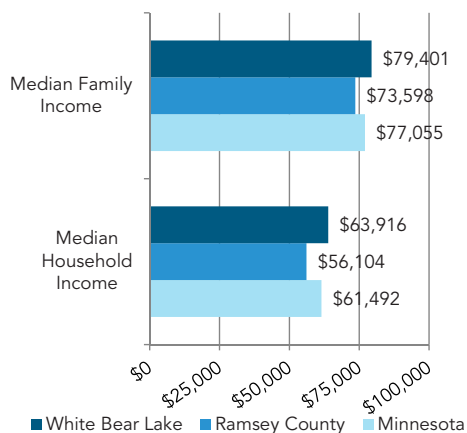
The City’s educational attainment level increased since 2000 with 96% of residents 25 years and over holding a high school diploma or greater and 34% having a bachelor’s degree. The percentage of the population with a high school diploma in White Bear is similar to the State of Minnesota (25.4% and 26.1%, respectively), and is higher than the percentage in Ramsey County (21.9%). While the percentage of the population with a high school diploma or greater is higher in White Bear Lake than in Ramsey County, the City does have lower rates of Bachelor’s Degrees or higher than the County (White Bear Lake 33.6%, Ramsey County 40.4%). Median income levels were \$63,916 for households and \$79,401 for families in 2016. As shown in Figure 1.3, White Bear Lake’s median income levels are higher than both Ramsey County and the State of Minnesota.

### HOUSEHOLDS

As shown in Table 1.1 above, the number of households in White Bear Lake has steadily grown, though not at the same rate as population. Metropolitan Council projections estimate the City will add more than 1,700 households by 2040. Between 2013 and 2017, the average number of persons per household in White Bear Lake was 2.35, down from 2.47 in 2000. This suggests that the population is growing at a slower rate than the number of households. Additional characteristics of White Bear Lake’s households include:

- » Similar to other communities, White Bear Lake has experienced an increase in people living alone or with unrelated roommates, up from 30.9% in 2000 to 37.3% in 2016. Approximately 31% of all households have children in White Bear Lake.
- » While there was an increase in the percentage of larger multifamily buildings (20 or more units) from 12.1% in 2000 to 18.9% in 2016, single-family detached homes remain the predominant housing type at 60%.
- » Housing units are occupied by renters approximately 32% of the time and owners 68%. The percent owner occupied dropped 7 percent since 2000.
- » White Bear Lake’s 2016 median home value was \$192,800, up from \$130,400 in 2000 (\$168,957 in 2010 dollars). The City’s 2016 median home value was lower than Ramsey County’s median home value of \$199,200 but higher than the state of Minnesota’s average of \$191,500.

**Figure 1.3 Median Income.**



Source: 2012-2016 ACS.

### Economic Overview

The economic health of a community plays a critical role in encouraging



and maintaining high standards of living for the existing residents, as well as attracting new residents. The City has experienced a decline in percentage of the population 16 years and over who are in the labor force since 2000, from 70.3% in 2000 to 66.8% in 2016. The unemployment level in 2016 is 2.6%. The Metropolitan Council has forecasted that White Bear Lake will add over 1,000 new jobs by 2040 (Table 1.1 above).

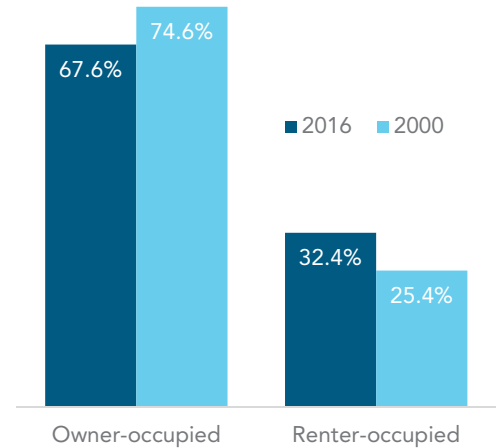
According to data from the U.S. Census, the majority of employees in the City of White Bear Lake are not actually residents. Figure 1.5 displays the employment inflow and outflow from the year 2014, which shows that 14% of White Bear 10,368 jobs were taken by residents of the community. Over 10,000 City residents choose to work outside of White Bear Lake, which is reflected in data relating to commuting time (25 minute mean travel time) and mode of transportation (84% drive to work alone in a personal vehicle).

The City of White Bear Lake has experienced an increase in workers driving alone to work. This shift mainly comes from a decrease in the percentage of workers carpooling to work, down from 11.3% in 2000 to 6.9% in 2016. The City hopes to see an increase in transit use due to regional investments like the METRO Rush Line (Purple Line). Figure 1.6

**Figure 1.6 Metro Transit Existing Network**

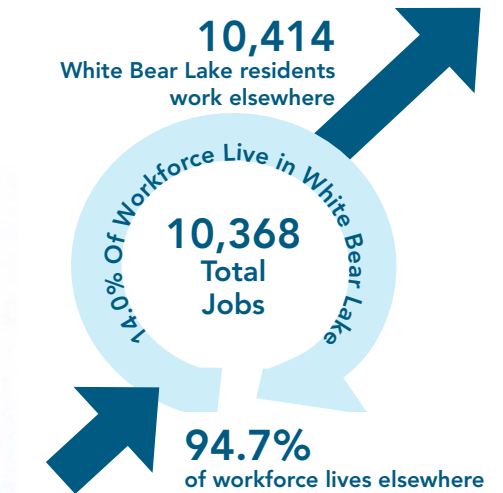


**Figure 1.4 Owner- and Renter-Occupied Units 2000 and 2016.**



Source: 2012-2016 ACS and 2000 Census.

**Figure 1.5 White Bear Lake Workforce Inflow-Outflow.**



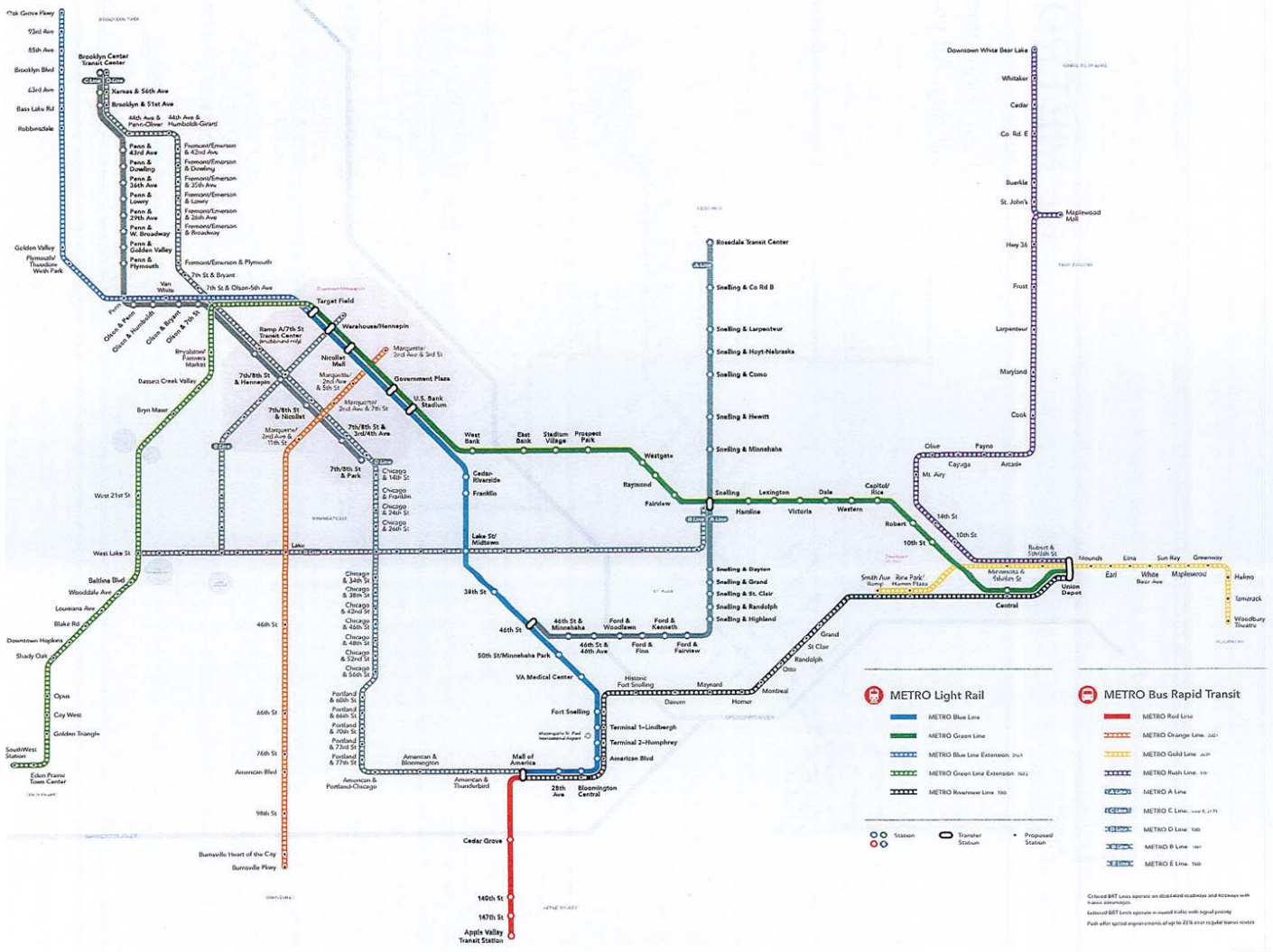
Source: On the Map, Census.

Figure 1.7 Metro Transit Future Network



Fast. Frequent. All day. All yours.

Future Rapid Transit Network

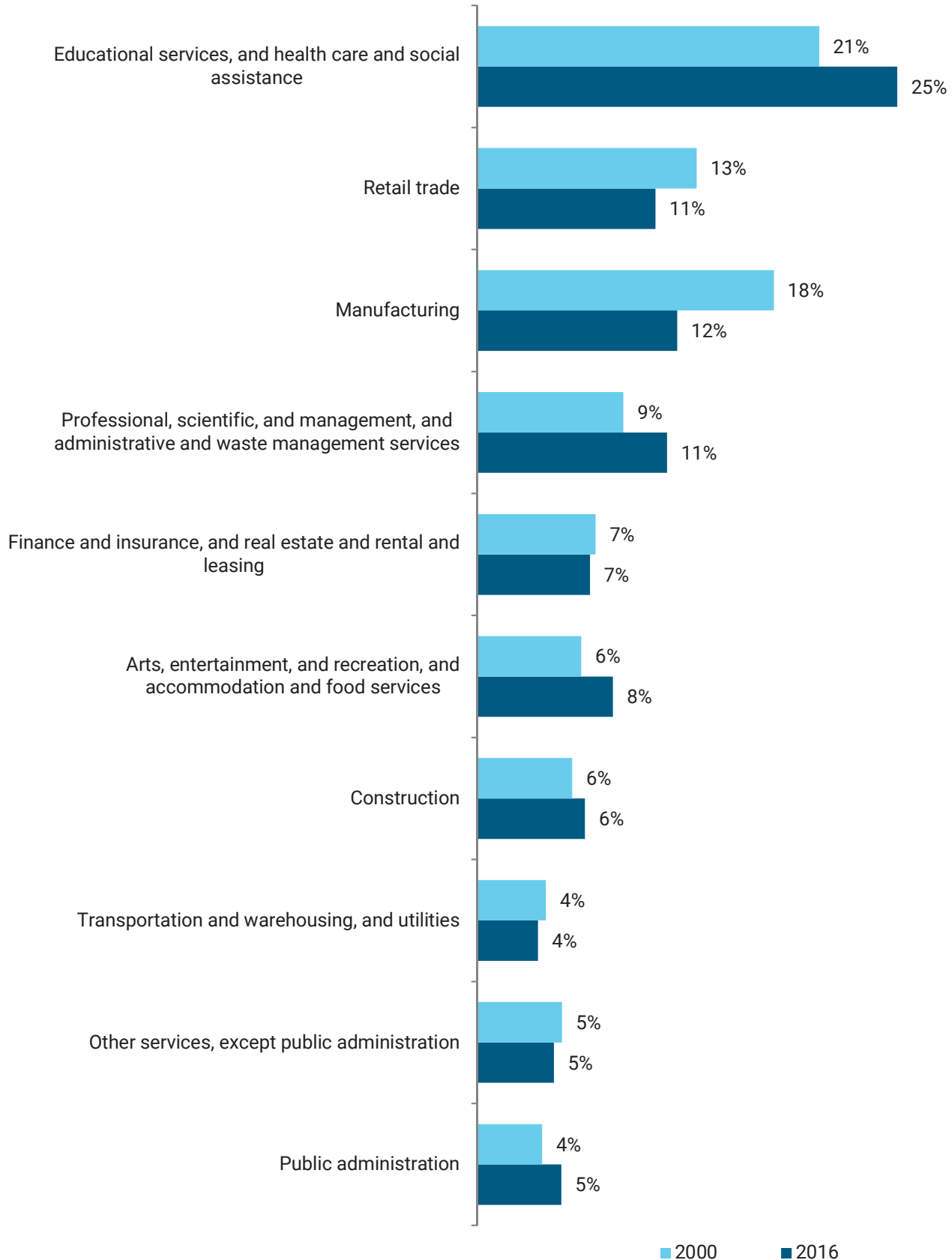


and Figure 1.7 show the existing and future network for Metro Transit.

Figure 1.8 depicts the major employment industries throughout the City. Just over a quarter of the City's workforce works in the educational services sector (25.4%). Manufacturing is the second largest sector in White Bear Lake, providing 12% of the City's total jobs. The largest employer in the City is the School District (ISD 624), providing over 1,000 jobs.



Figure 1.8 Employment by Industry 2000 and 2016.



Source: 2012-2016 ACS and 2000 Census.

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