

# CENTER *for* RURAL POLICY and DEVELOPMENT

*Seeking Solutions for Greater Minnesota's Future*

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WINTER 2004

## *Atlas of Minnesota now available*

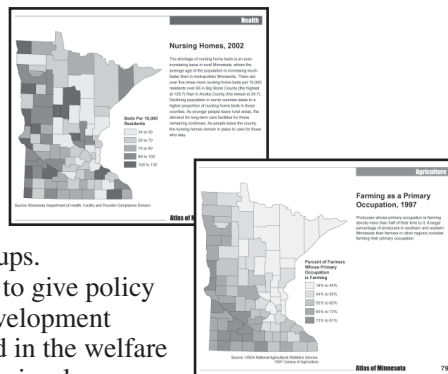
*Atlas offers 150 maps depicting a wide range of data*

Nearly four years ago, the Center for Rural Policy and Development released a unique publication. The Atlas of Minnesota took data on dozens of topics and turned them into maps, presenting a view of Minnesota's economic and social characteristics rarely seen in one source.

Now the Center is pleased to announce the release of the second edition of The Atlas of Minnesota, an update that contains nearly 150 maps charting social and demographic data for the state's 87 counties. The Atlas covers topics ranging from agriculture to housing to economic development and public safety, and this time both maps and text are used to present this distinctive view of the state. Chapter introductions discuss prominent issues surrounding that chapter's subject. The Atlas is also accompanied by a CD-ROM containing the data used to create the maps, plus all the maps in PDF and PowerPoint® format. Also on the CD is a shareware GIS software, Arc Explorer®, that can be used to create maps. The Atlas is a joint effort of the Center for Rural Policy and Development, the University of Minnesota Extension Service and the Blandin Foundation and is made possible by the cooperation of over a dozen state agencies and non-profit groups.

The Atlas of Minnesota was created to give policy makers, elected officials, economic development practitioners and anyone else interested in the welfare of Minnesota a single, comprehensive, visual source of the social and economic characteristics of the state. It was also an extraordinary cooperative effort involving people from all over the state. The result is a volume of visual data that can be used from the classroom to the Capitol for years to come.

The first edition of the Atlas was created in 1999 when Center president Jack Geller realized there was no current, comprehensive collection of data about Minnesota. (The most current one up to that time was an atlas produced 20 years earlier by the Center for Urban and Regional Affairs at the University of Minnesota.) He and staff at Minnesota State University, Mankato, set to work to collect as much data as they could on demographic, social and economic issues in the state, then used geographic information systems to produce an Atlas of approximately 80 maps. That Atlas went to a second printing and was nearly gone by the beginning of 2002 when planning began on the second Atlas of Minnesota.



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## *Reardon elected board chair*

The Center for Rural Policy and Development's board of directors elected Daniel C. Reardon board chair at its Dec. 11 board meeting in St. Paul. Reardon is a trustee of the Otto Bremer Foundation and a director and officer of Bremer Financial Corp., a \$4 billion bank holding and financial services company. Reardon is also Director of Corporate Finance for NDX Trading, a regional broker/dealer specializing in money management systems and specialty corporate finance. Reardon is one of the founding board members of the Center for Rural Policy and Development.

"I'm very excited to accept the board chairmanship at the Center for Rural Policy and Development," said Reardon. "The Center has been very productive since our creation six years ago, and we intend to further the quality research and studies we produce for policy makers and our expanding list of stakeholders in Minnesota.

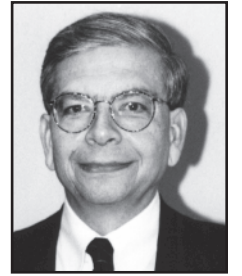
"It is my belief that what benefits rural Minnesota benefits the state as a whole. Quality, usable and deliverable research to address these challenges and opportunities will remain the focus for the Center. Greater Minnesota has vast, diverse, and wonderful resources for creative and sustainable solutions. Our continued mission at the Center will be to provide unbiased evaluation and data for these solutions. I look forward to working with the Board and staff in this endeavor," Reardon said.

"As a founding director at the Center," said Center president Jack Geller, "Dan has the history and experience to understand where the Center has come from, as well as the vision and skills to assist the organization in its future growth. In my experience I have found there are few things more important to an organization like the Center than the relationship between the CEO and the board chair in keeping the organization viable and relevant. I'm looking forward to a close and positive working relationship with Dan."



## *Rural Perspectives*

*Jim Miller,  
Executive Director,  
League of Minnesota Cities*



*Please tell us a little about yourself and about the League.*



The League of Minnesota Cities was created by the Legislature in 1913 as part of the University of Minnesota Extension Division. It remained part of the University until 1974. Now fully independent, the League's membership includes 822 of the 853 cities in the state, the largest non-member having less than 200 residents. Its membership also includes 11 townships and 32 special districts.

The League provides an array of services including conferences and training, representation at the capitol, a research and inquiry service that answers over 6,000 questions each year, and numerous publications of specific or general interest to members. The League also provides workers compensation and property/casualty insurance for most cities, making it one of the largest insurers in the state. The League has 85 full-time employees and also supports about another 40 employees of a private company housed in the League building who assist in providing the insurance program.

I have been the League's Executive Director since 1993. Prior to that, I served as Minnetonka's city manager for 13 years and previously worked in six other cities, including Phoenix, Ariz., and Des Moines, Iowa.



*From the League's perspective, what are rural cities' most pressing issues right now?*



Certainly, budget cuts caused by severe reductions in state aid and the need to readjust service priorities as a result have dominated the past two years. This challenge is likely to remain for the foreseeable future, given that many state policy makers are intent on reducing the size of government still further. An integral part of that strategy clearly seems to be limiting resources to fund services at the local level.

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## *West Central Initiative Report Points to Minnesota Infrastructure Crisis*

*By Mike Schreiner, Community Development Director,  
West Central Initiative, Fergus Falls*

Infrastructure needs in Minnesota's rural communities have reached a crisis point, far exceeding the capacity of the communities to address the challenges properly. And at more than \$6.9 billion, the needs threaten the viability of the state's communities. But a coordinated public policy response could help diminish some of the adverse effects while it also helps avert similar circumstances in the future.

That's the conclusion in a report issued earlier this year by West Central Initiative, based in Fergus Falls. The report summarizes a study that WCI conducted to estimate current and future needs for water, wastewater, and storm sewer repair and replacement for the incorporated cities and one sanitary district in its nine-county service area. The regional foundation serves Minnesota's Economic Development Region IV and includes 82 communities in the counties of Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin.

The report estimates that immediate infrastructure needs in the service area are \$472 million. During the next 20 years, that number nearly doubles, reaching \$813.5 million. The study's findings have been extrapolated to provide an estimate of need for all of Minnesota outside the seven-county Minneapolis-St. Paul metro area. Those total immediate statewide needs in Greater Minnesota are estimated at \$6.9 billion.

That substantial figure stands out even more when positioned against current levels of local, state and federal funding. Historically, a typical annual allotment of state and federal subsidies is \$30 million. Communities are estimated to be able to provide \$5.37 billion. The remaining funding gap is \$1.5 billion; that difference calls for immediate cooperative action by individuals and agencies.

Clearly, such numbers underscore the vulnerable position that communities are in when their infrastructure begins to fail. Aging systems, coupled with currently inadequate resources, can prove a precarious combination. And

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## State designates JOB Zones

Plan will be Governor's "marquee" development initiative

After months of anticipation, the announcement finally came Dec. 18 from the Governor's office unveiling the new Job Opportunity Building Zones. Called a "powerful new tool" by Gov. Tim Pawlenty, JOBZ is the Governor's signature economic development initiative in 2003, aimed at stimulating business startups, expansions and relocations to rural Minnesota by creating areas free of many state and local taxes.

"JOB Zones will empower communities to attract new and better jobs in Greater Minnesota," Gov. Pawlenty said in a press release announcing the zone designations.

Counties, cities and townships statewide spent the summer putting together applications requesting zones for their communities. The 10 primary zones are made up of collections of counties and cover the entire state except for 11 counties that comprise the Twin Cities metropolitan area. Within each zone, clusters of acres form sub-zones. On those acres, a business and individuals can be exempt from certain taxes related to the business: corporate franchise taxes, income tax for operators and investors (on the income produced by the business), sales tax on business purchases, capital gains taxes and property taxes.

To receive these benefits, the businesses that take advantage of them will need to meet agreed-upon requirements. Each sub-zone community will have a business subsidy agreement tailored to its situation that will be used as an agreement between the community and the business and as a means of reporting progress to the state, said Louis Jambois, director of community and business development at the Department of Employment and Economic Development. Businesses will agree to the number of jobs they must create, the level of wages and benefits and other requirements to receive the special tax treatment.

The goal of JOB Zones is to make the state more competitive, said Jambois, but not just with traditional rivals such as the Dakotas.

"We're not in competition with the Dakotas anymore, but with the nation and a big chunk of the planet," said Jambois. "Since we know cost is one reason for business location decisions and taxes are one element of cost, we

want to position Minnesota competitively in the Upper Midwest and around the globe. We won't be the lowest priced state, and we don't want to be, but we don't want to be the highest priced either."

According to Mike Humpal, the zone administrator for the Positively Southern Minnesota Growth Corridor, tax-free zones are not completely tax-free. Virtually all the sub-zone parcels are vacant land, on which local governments are currently collecting minimal taxes. If a business moves onto that parcel, the business will continue to pay the pre-zone level of taxes, but any improvements, expansions, etc., will not be taxed.

JOB Zones are not expected to be a cure-all, but it is another important tool for community and economic developers, said Humpal, an assistant city administrator for Fairmont. One of the chief industries they hope to attract to their zone is value-added agriculture, he said. The 12-county region already has a budding value-added ag industry, and he believes it can be capitalized on.

Each zone application included a precise description of each parcel being offered as a sub-zone and an economic development plan for the zone. A committee representing the departments of Employment and Economic Development, Revenue and Finance examined the applications and chose the zones based on such factors as poverty rates, population loss, area income and wages, business startups, site characteristics, the viability of the development plan, the level of public and private commitment, and a focus on high-paying jobs.

The kinds of businesses supporters hope to attract to JOB Zones include manufacturing, value-added agriculture, bio-agriculture, business-to-business services and other industries that produce higher paying jobs. Two industries that will not receive subsidies are retail and personal services.

All applicants received fewer acres than they requested. The total acres requested were 38,281, but 28,902 were awarded. The legislation passed last spring creating the JOB Zones program allows a total of 50,000 acres, but the governor is holding the remaining acres for a future date.

For a list of the zones and sub-zones and a map, go to the Department of Employment and Economic Development at [www.dted.state.mn.us/jobz-f.asp](http://www.dted.state.mn.us/jobz-f.asp).

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### Atlas of Minnesota now available...

At the same time copies of the first edition of the Atlas were running out, it became apparent that the 2000 Census was going to produce mountains of data on Minnesota and that data would reveal some interesting and surprising changes in the state's social landscape. To take advantage of this vast supply of new data, Center staff began planning a second edition, timed for the release of new Census 2000 data in 2002.

The second edition of the Atlas differs from the first largely in that it is a more ambitious project with twice as many maps. Each map is also accompanied by text to help the reader understand the data being presented, and each of the eleven chapters is introduced by an individual recognized in that particular field.

The Blandin Foundation and the University of

Minnesota Extension Service became partners in the project early on, lending their unique resources to the planning and production. Also, from the beginning of planning the second edition, the Center hoped to recruit help from various state agencies and other organizations in collecting data. "The state has such a wealth of information," said Marnie Werner, the Center's program manager and content coordinator for the Atlas. "It made sense to ask them for help, and the help we received was overwhelming." Individuals from nine state agencies assisted in planning the topics to be covered in the Atlas, advised on what kind of data they had access to and how best to collect it. The text accompanying each map was reviewed by many of the same individuals, but also by their colleagues and people from colleges, universities

and non-profit groups around the state.

The Atlas of Minnesota is available through the University of Minnesota Extension at two prices: the full price of \$59 or at the "partner" price of \$39. The partner price is available to people who are members of or subscribers to a number of partner organizations. They include: the Association of Minnesota Counties, the League of Minnesota Cities, the Minnesota Association of Small Cities, the Minnesota Chamber of Commerce, the Minnesota Council of Non-profits, the Minnesota Libraries Association, and Politics in Minnesota.

For more information on the Atlas of Minnesota and ways of ordering it, visit the Center's web site at [www.ruralmn.org](http://www.ruralmn.org) or call the Extension Service toll free at (800) 876-8636 or in the Twin Cities at (612) 624-4900.

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### Rural Perspectives...

This challenge comes as rural cities also try to create or retain jobs. This can be immensely difficult, since success is influenced by many other factors, such as affordable and attractive housing, good and convenient schools, available and relevant job training and a general quality of life that is attractive to workers with choices of where to live. Of course, meeting transportation needs is yet another important requisite to sustaining community viability. It remains to be seen if adequate state assistance to respond to the ever-growing transportation needs will be forthcoming.

**Q** In 2003, the biggest issue for Minnesota's cities was probably the cuts in state aid to local governments. Have you seen any particular trends in the way cities — urban, suburban, regional center and rural cities — are addressing these cuts?

**A** Most cities, regardless of location, seem to be using the same methods to balance the needs and expectations of their communities. Strategies include: staff/service cuts; drawing down reserves; cooperative service agreements; delaying/deferring capital improvements/purchases; implementing revised and new fees for services; and altering levies. The manner and mix in which cities utilize these tools varies based

upon the unique circumstances of each community — residential and commercial/industrial tax base; population; maintenance needs; etc.

This past autumn, we learned many cities were seeking volunteers to help with activities such as park maintenance, or have been asking staff to double up on their duties. For instance, some cities are using volunteer firefighters to conduct inspections where previously the city had an inspector. Cities are also expanding efforts related to cooperative services to reduce overhead and/or staffing costs. For example, a number of cities have built new maintenance facilities in partnership with the county, state, or both. These are only a couple of examples of the literally hundreds of stories we have heard.

**Q** There has been some discussion this last year about the differing interests of urban, suburban, regional centers and rural cities in the legislature. How do the interests of these cities differ and how are they the same? Can there be a compromise among these groups?

**A** There clearly are similarities among cities, regardless of location. For instance, the urban core, first-ring suburbs and many outstate cities have aged streets, water and sewer systems and housing, while many suburbs and some regional centers are growing, adding new houses and new streets and utilities. Likewise, the needs of aging vs. newer communities differ in some respects. Older communities are at the point

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## Save the date!

Aug. 18-20, 2004

7th Annual Rural Summit in Hibbing, Minn.

Visit [www.minnesotaruralpartners.org](http://www.minnesotaruralpartners.org)

for more information.

## CENTER for RURAL POLICY and DEVELOPMENT

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Recently I was at a meeting in Willmar sponsored by the Minnesota Rural Health Association to discuss the new prescription drug benefit soon to be offered by the federal government through Medicare. Not surprisingly, a significant percentage of the people in the audience were elderly Medicare beneficiaries trying to figure how this new benefit may affect them. However, while I thought I was going to learn about the simple do's and don'ts regarding this new Medicare benefit, all I kept thinking was that this was another nail in the coffin of our small, local, independent pharmacies. And in fact, our neighborhood retail pharmacies may soon be destined for extinction. Now, while that may sound a little dramatic, let me explain why it is not.

With the exception of the occasional greeting card, small gift, or candy, most of us now frequent the local pharmacy to meet our need for prescription drugs. We also used to use the local pharmacy to obtain most of our over-the-counter medications, but in fact over the years grocery stores and discount stores have eroded that market for our local pharmacies. So today, prescription drugs make up a larger percentage of the revenues for most retail pharmacies, and they need this business to maintain profitability.

So given all that we have heard over the past few years about prescription drugs, one would think business should be booming. And in some ways it is. The cost of prescription drugs continues to outpace the consumer price index by leaps and bounds; and equally supportive is that the sheer number of prescriptions being written continues to increase, as doctors replace surgical and procedural treatments with medical ones. All this spells increased use of and increased costs for prescription drugs.

But there is a catch to all this (you knew it was coming). You see, more and more, for a variety of reasons, people are bypassing their local retail pharmacies to meet their pharmaceutical needs. One of the biggest reasons is that the health insurance plans we rely on often encourage their subscribers to use contracted "pharmacy benefits managers," or PBMs, instead of the local pharmacies. Never heard of a PBM? These are companies that manage the prescription drug benefit for health plans and dispense bulk pharmaceuticals through the mail or by other means. So why should I use these PBMs instead of my local pharmacist? Well a simple look at the State Health Plan provided to Minnesota state employees is a great example.

The current state health plan provided to state employees has a very good prescription drug benefit. For those who have a majority of chronic conditions (e.g., high cholesterol or high blood pressure), they can go to the corner drug

## Keeping the Local Drugstore Open

by Jack M. Geller  
President  
Center for Rural Policy  
and Development

store, present their insurance card and receive a 30-day supply of their prescription for a \$12 co-payment. Not bad for a name-brand, non-generic drug such as Lipitor. Over the course of three months that would mean \$36 out of pocket or \$144 per year for each prescription drug. However, if the employee uses the plan's PBM, they can get that same three-month supply for an out-of-pocket cost of only \$24, or only \$96 per year, a savings of \$48 a year for each prescription drug they take. So essentially, the state, intentionally or unintentionally, is providing a financial incentive to its employees to bypass their local retail pharmacy.

In fact, these PBMs are not only becoming popular with private health plans and HMOs, but the prescription drug benefit recently passed in the new Medicare bill makes these PBMs an integral part of the new benefit. And with Medicare beneficiaries consuming more than 40 percent of all prescription drugs today, that's a heck of a lot of business that could potentially bypass our local pharmacies. Ouch!

And if all this news is not bad enough, let's not forget that the "other shoe" is about to drop - drug re-importation from Canada and other developed countries. In fact, the state of Minnesota appears ready to launch a new web site designed to assist

Minnesotans in finding high quality pharmacies in Canada where they can fill their prescriptions safely, but at a much lower price than here in the U.S. And while in general I must admit that I am supportive of the Governor's initiative, I am scared to death about the impact it might have on our small local pharmacies that will again be bypassed through this process.

For you see, in addition to filling our prescriptions for drugs that address our chronic conditions, we also depend on our local pharmacies to fill prescriptions for our acute care needs. Whether it is an antibiotic for an infection, or some other acute need, we rely on our local pharmacies to be there. And let's not forget that it's our local pharmacists who track our medications and look out for inadvertent interactions that can harm us.

But the truth is that a pharmacy is a business, and they can't stay in business if all their revenue is derived simply from the occasional dispensing of antibiotics and other similar prescriptions. So the next time you leave the dentist's office after an unusually difficult procedure with a prescription for a pain reliever that you just can't wait to fill, call the corner pharmacy first before walking down there. Because if things keep going the way they are going, you just might find out when you get there that the pharmacy is closed.



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### West Central Initiative Report ...

there's no ready solution. Many of the systems built in the 1930s had an estimated design life of 50 years. Today, those systems have outlived their design life and are in poor repair. Communities often lack the capacity to bond for the funds to repair or to replace these systems.

At the same time, state and federal agencies with funds to help pay for infrastructure work report a backlog of hundreds of applications in the hundreds of millions of dollars in Minnesota. Even without a backlog, the wait for financial assistance in any form can take several years. Factors contributing to this wait include a lack of quantifiable information about community infrastructure systems, which makes planning for future needs difficult.

While some of the inconveniences around failed systems are obvious, other implications are less evident. If a community is unable to offer water and sewer services, for instance, the chances of attracting residents or new businesses are low. In addition, if communities are not in compliance with state regulations, they face limits on new development. Further, if smaller communities don't receive funds to fill the financing gap, their households could face prohibitive monthly utilities bills, certain to affect affordability of living in the communities and a factor in declining property values.

The WCI report frames the complex cause-and-effect factors in planning and sustaining infrastructure through immediate and long-term needs. Immediate needs are defined as infrastructure in need of urgent repair or replacement due to age, condition, capacity, safety or permitting. Without action, this infrastructure continues to age and to deteriorate. At the same time, it is asked to support the demands of growth and tightening regulations. As any immediate crisis is put off, more infrastructure reaches the end of its useful life, expanding the problems that communities face as well as increasing the cost of repair and replacement.

Immediate needs may have severe consequences, such as flooding from failed storm sewers or firefighting that is hampered by inadequate water supply. Multiplied over the course of several years, such conditions also threaten a community's viability, hamper development, affect public safety and erode a community's quality of life. In a decade or two, the effects intensify to include degradation of the natural environment, eventual abandonment of otherwise viable communities and the consequent increase in growth and congestion in regional centers and metropolitan areas.

The WCI study includes the total costs of specific immediate infrastructure needs for the region. For example, due to the expense of replacing water towers, a community's water system needs tend to be the most costly. As even the smallest communities are held to the same effluent standards as metro areas, wastewater systems costs can also be prohibitive. The immediate statewide needs for each system are estimated as follows: water systems, \$3.2 billion; wastewater systems, \$2.8 billion; and storm sewer systems, \$900 million.

In the study, infrastructure needs are presented in five-year increments and also by population group, underscoring the distinctive challenges for variously sized communities. For instance, communities with more than 600 residents can generally self-finance and manage many infrastructure modifications, while smaller communities need subsidies. The report details why that is the case: if a community with fewer than 200 people addressed its immediate infrastructure needs all at once, residents' utility bills could reach a prohibitive \$180 a month. It is generally cheaper to fix existing systems than to abandon them and redevelop capacity elsewhere, which is a big consideration for smaller communities.

The report also notes infrastructure problems in Minnesota's developing lake areas. It does not include data, but comments on the challenges of implementing costly infrastructure projects in sparsely developed areas. Again, the absence of sufficient financial and administrative resources emerges as an impediment.

With an infrastructure crisis pressing, the WCI report calls for cooperation among local governments, state and federal funding agencies, regulatory agencies and legislators. Its recommendations focus not just on funding, but on training, setting rates that address current and anticipated future needs, providing education and initiating planning assistance. For instance, while the report states that the backlog of requests with state and federal agencies must be funded, it also suggests that providing training for city staff and personnel in planning, record keeping and infrastructure maintenance techniques could help prevent an infrastructure crisis in the future. In addition, providing capital improvement planning assistance to all communities could help justify incrementally increasing their utility rates over time to build reserves.

WCI recommends considering alternative management strategies for small communities, such as forming public utility maintenance cooperatives or outsourcing work to private operations and maintenance firms. The report also suggests that regulatory agencies consider a permitting and enforcement approach that weighs systems costs and potential environmental impact, especially for communities with populations of fewer than 600.

Another point in the report suggests community education to help residents understand and accept responsibility for the current infrastructure challenge. Few residents are aware of the true cost of repairing, upgrading and replacing their community's infrastructure.

Such steps, which combine action and planning, point to the multiple levels of involvement that could help resolve the immediate infrastructure challenges while they also help sidestep a similar crisis in the future. Cooperation among individuals and agencies can not only help communities sustain their quality of life, but it can help them grow into stronger communities in the future.

The full infrastructure study report for West Central Minnesota communities can be found on WCI's web site, at [www.wcif.org](http://www.wcif.org). Contact West Central Initiative at (218) 739-2239. WCI is located at 1000 Western Ave., Fergus Falls, Minn., 56537.

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## Rural Perspectives...

where they need to focus on redevelopment and replacement — replacing aged homes that no longer are sound; replacing roads built during a time of lighter traffic; separating storm and sanitary sewer lines; and more. New communities concentrate on addressing transit to relieve congested roadways and adding miles of streets and other utilities.

City officials and legislators need to recognize that state programs to help cities are critical and valid, even when not all cities share the same needs or uniformly benefit from such assistance. Once we recognize that, we can begin to examine how to create a set of tools that truly allow local leaders the authority and flexibility they need to build quality communities. I don't think it's so much that we are different, but that we don't often recognize the valid needs, concerns and issues faced by others.

In the end, while the tools and authority needed by each type of community vary, all city officials share the same goal of providing cost-effective, quality services to residents.

**Q** In 2003 the League and the Center for Rural Policy and Development accomplished a successful program aimed at helping cities with issues of ethnic diversity. Does the League have plans to continue its work in assisting cities on this increasingly important topic?

**A** Helping city officials respond to the changing needs of an increasingly racially and ethnically diverse population has been a high priority for the League for the past two years. Last year, the League, as its part of a collaborative effort with the Center, prepared an action guide for city officials to help them recognize the assets these new residents bring and better prepare to meet their needs.

In January, the League is beginning a project to determine the needs and readiness for diversity programs among a targeted group of Minnesota cities. This project will focus on those cities' awareness of and hopes and plans for serving their citizens in the midst or anticipation of growing immigrant populations or ethnic diversity. The information gathered during the assessment will be used to determine how the League might best assist members with diversity issues, connect "ready" cities to community partners, and to help those cities identify, apply for and manage grant funding to fund various diversity-related city initiatives.

Second, the League plans to roll out a diversity listserv and online library to members in an effort to connect members to each other and to relevant diversity news and information. We believe this information-sharing tool will help increase cities' awareness of achievements and programs in the area of diversity as well as to provide a forum for cities to learn from each other.

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WINTER 2004

# Letter

NEWS

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