

AMERICAN LEGION
SAINT PETER

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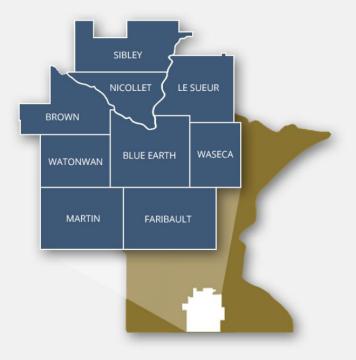
Acknowledgements

RNDC would like to thank members of the Saint Peter American Legion Post 37 for their participation in this feasibility study, and in particular the working group that have been tasked with making recommendations to the Saint Peter American Legion Post 37 regarding the property. Also, thank you to community members and professionals that contributed valuable insights.

About RNDC

Region Nine Development Commission (RNDC) serves nine counties in South Central Minnesota: Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan known as Region Nine. RNDC takes great pride in working with and on behalf of these counties, their cities, townships, and school districts. Since 1972, being a partner for progress has led to the development of programs in the areas of economic development, business development, healthy communities, transportation, community development and leveraging regional resources. RNDC is governed by 40 regional leaders. These leaders include elected officials representing nine counties, 72 cities, 147 townships, 32 school districts, the Minnesota Valley Council of Governments, and public interest groups including, Health and Human Welfare, Minority Populations, and Youth.

RNDC receives an annual planning grant from the Federal Economic Development Administration (EDA) to conduct economic development planning activities within the district. Activities range from developing and maintaining the Community Economic Development Strategy (CEDS), leading regional-based economic development goals and strategies, facilitating the regional Community and Economic Development Planning Committee, hosting regional grant opportunities forums, workforce forums, and assisting communities who are interested in seeking Federal EDA funding.



Executive Summary

RNDC has been engaged by the Saint Peter American Legion Post 37 (LEGION) to evaluate the proposed redevelopment and use of the former Whiskey River property (NEW PROPERTY) across the Minnesota River at 34166 State Highway 99 in Le Sueur county. The NEW PROPERTY was gifted to the LEGION.

The study uses demographic and socioeconomic data to assess market conditions in the Saint Peter area. Additionally, veteran specific data from the Department of Veterans Affairs (VA) are accessed to display trends for the area over the next ten years. Further, traffic patterns past the current location downtown Saint Peter and the NEW PROPERTY are utilized.

A thorough walk-through of both properties was done to generate renovation estimates. Risk assessments were done in conjunction with the walk-through. Following these analyses, operations and economic feasibility assessments were performed utilizing various industry criteria.

A survey was designed with the assistance of the VA and LEGION members to assess member satisfaction and participation. The surveys were administered electronically, and 72 surveys were completed and included in the analyses. Additionally, 12 interviews with local community members were conducted over the phone. None of these interviews were LEGION members, and the respondents were asked about the LEGION, its activities, programming, and ideas for the current location and the NEW PROPERTY. Three local real estate brokers and one real estate developer were interviewed to assess the potential market value of the NEW PROPERTY.

Finally, a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis was conducted based on the quantitative and qualitative data collected.

It is RNDC's opinion that the NEW PROPERTY should not be considered a viable operation for the LEGION. Although the LEGION is uniquely qualified to continue to operate a larger facility based on their operational history in similar settings, there would be major concerns whether the organization has the financial resources to meet the financial obligations of a redevelopment. It is also RNDC's opinion that the NEW PROPERTY could be partially utilized by the LEGION if the current property was sold and the organization were to find a long-term tenant for portions of the NEW PROPERTY. Alternative options would be to sell the NEW PROPERTY and utilize the proceeds for renovations of the existing location, or to sell both buildings and continue its activities and programming without a physical space.

Background Information

Although primarily targeting military veterans, the LEGION's four pillars are Veterans Affairs & Rehabilitation, National Security, Americanism, and Children & Youth all of which represent a dedication to community service. Hence, for the purpose of this study it is critical to consider not only the regional veteran population, but also the general demographics.

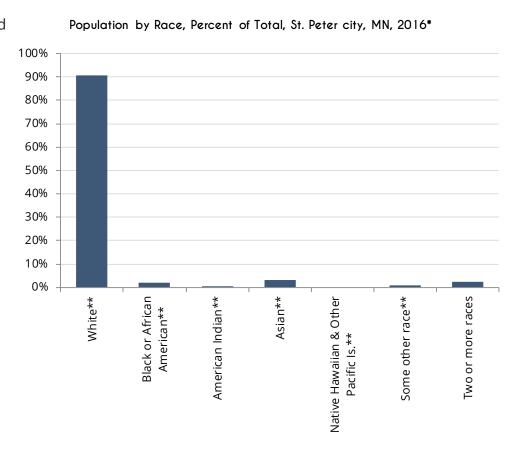
It is assumed that the primary customer base for rural, full-service restaurants is drawn from a 20-30-minute drive-time or 15-mile radius from the restaurant's location. Most national full-service restaurants require a population of approximately 125,000 to 150,000 people within a 20-30-minute drive-time or 15-mile radius. This is done to evaluate the NEW PROPERTY's potential as a restaurant.

Demographics

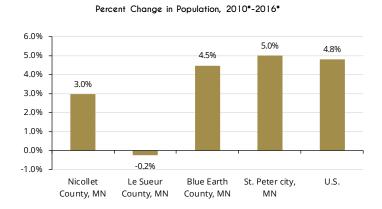
The counties of Nicollet (population 33,226), Le Sueur (population 27,650), and Blue Earth (65,524) stretch beyond the 20-30-minute drive time, but the major population centers in the three counties are well within the 15-mile radius, with a total population of 126,310.

Populations connected via highways 169 and 99 would be natural customer markets, and it through these routes that customers to the NEW PROPERTY would be expected to be drawn. Natural markets would be Saint Peter, Le Sueur, Le Center, Cleveland, Kasota, Mankato, and North Mankato. That said, for pure LEGION activities the population is expected to be limited to the City of Saint Peter and Nicollet County. The surrounding towns have legions of their own, so any assumptions of drawing patrons would be limited to activities and events that target a general audience.

The City of Saint Peter is comprised of low density, single-family residential housing although there are some multi-family housing units and a residential college in close proximity to the current location and the NEW PROPERTY. Lower residential densities in Saint Peter are compounded by farms and the Minnesota River, which marks the eastern edge of the city, with a total population of 11,567 (49.7 percent male) with a median resident age of 27.9 years (Minnesota's median age is 37.9 years). White residents make up 84.3 percent of the population, followed by Hispanic (6.9 percent), Asian (3.4 percent), and Black (2.3 percent).

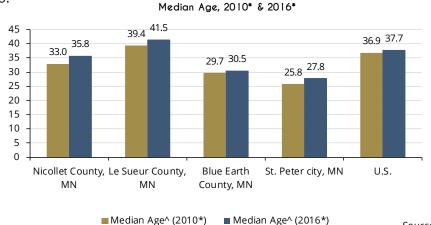


The city has experienced a positive population trend over the last four decades, while the average housing prices have dropped in comparison to the state average. The counties of Blue Earth and Nicollet were the only two counties among the nine counties that encompass Region Nine that experienced population growth between 2010 and 2016. Blue Earth grew by 4.5 percent, while Nicollet grew by 3.0 percent. Most of this growth took place in Mankato, North Mankato, and St. Peter. Le Sueur County witnessed virtually no growth at 0.2 percent.^{1,2}



Source: Headwater Economics, 2019

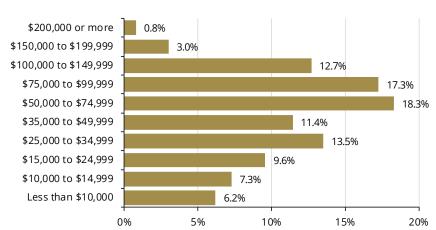
Blue Earth and Nicollet are also relatively "young" counties in comparison to other counties in Region Nine. Blue Earth's median age was 30.5 years, with Nicollet at 35.8 years, both younger than the national average of 37.7 years, while Le Sueur's median age was 41.5 years. The City of Saint Peter's median age was 27.8 years in 2016.³



Source: Headwater Economics, 2019

With respect to income, the counties of Nicollet and Le Sueur have the highest median household incomes in Region Nine. 2016 figures for the nine counties range from Le Sueur County's \$62,462 to Faribault County's \$49,101. Nicollet (second highest) was \$61,501, while Blue Earth County was \$52,119. St. Peter's median household income was \$54,071. Hence, the LEGION is operating near above average household income both regionally and nationally. The national median household income was \$55,322 in 2016. Income distribution is also more equal than in other parts of the state and nation. The Gini Coefficient (a statistical measure of distribution used to gauge economic equality with zero representing perfect equality) for the three counties are all below the national average of 0.48, with Le Sueur and Nicollet at 0.40 and Blue Earth at 0.45.4

Blue Earth County (18.3 percent of people and 7.3 percent of families) have above average poverty levels, while the counties of Le Sueur (8.5 percent and 4.9 percent) and Nicollet (11.8 percent and 6.9 percent) fall below the national averages of 15.1 percent and 11.0 percent. This would indicate that there are fewer concerns regarding purchasing power than in other markets. However, Saint Peter's percentage of people below poverty was 22.4 percent in 2016, and 11.3 percent of families below poverty. High rates of poverty in an area could particularly impact the earning potential for restaurants and bars.⁵



Household Income Distribution, St. Peter city, MN, 2016*

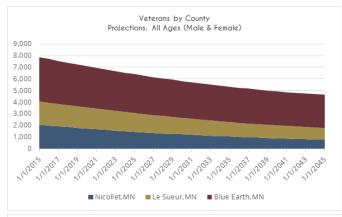
Source: Headwater Economics, 2019

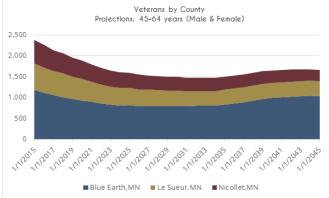
Traffic Patterns

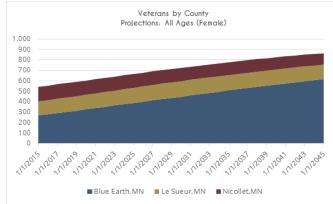
The NEW PROPERTY is located immediately north of highway 99 between Saint Peter and Le Center, and immediately east of the 99-bridge connecting Le Sueur County to Nicollet County and Saint Peter. Figures from Minnesota Department of Transportation (MnDOT) indicate that approximately 6,700 vehicles pass by the NEW PROPERTY on a daily basis. Highway 169, which runs North South through Saint Peter sees a daily volume in excess of 20,000 vehicles. In comparison, 3rd Street in Saint Peter, where the current property sits experiences approximately 3,500 vehicles daily. Hence, motorized traffic along highway 99 is significantly higher than on the municipal streets surrounding the current property.⁶

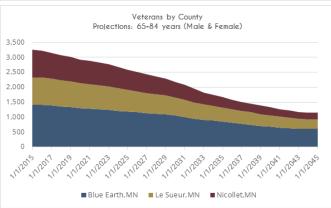


Veteran Populations









As of September 2018, there were 1,869 veterans in Nicollet County, as compared to 1,874 veterans in Le Sueur County and 3,642 veterans in Blue Earth County. The number of veterans for the age group 17-44 years were 333 (Nicollet, 51 females), 291 (Le Sueur, 49 females), and 961 (Blue Earth, 153 females).

The number of veterans for the age group 45-64 years was significantly larger with 472 (Nicollet), 573 (Le Sueur), and 1,013 (Blue Earth). The largest group, however, was veterans in the age group 65-84 years with 839 (Nicollet), 876 (Le Sueur), and 1,349 (Blue Earth).

The VA's 10 year predictions indicate that the total population of veterans for each of the counties will decrease to 1,330 (Nicollet), 1,491(Le Sueur), and 3,233 (Blue Earth) by 2028. However, the number of female veterans is expected to increase dramatically in each county to 129 (Nicollet, +78), 148 (Le Sueur, +99), and 424 (Blue Earth, +271). Hence, the negative trend is to some extent offset by a doubling of female veterans in the three counties.

The age distribution is not expected to drop significantly for the age group 17-44 years, where the projected numbers are 267 (Nicollet, -66), 293 (Le Sueur, +2), and 1,067 (Blue Earth, +106). However, most of the decrease will be experienced among the older age groups. Hence, it will be important for the LEGION to attract younger veterans and capture more of the female veterans over the next ten years.

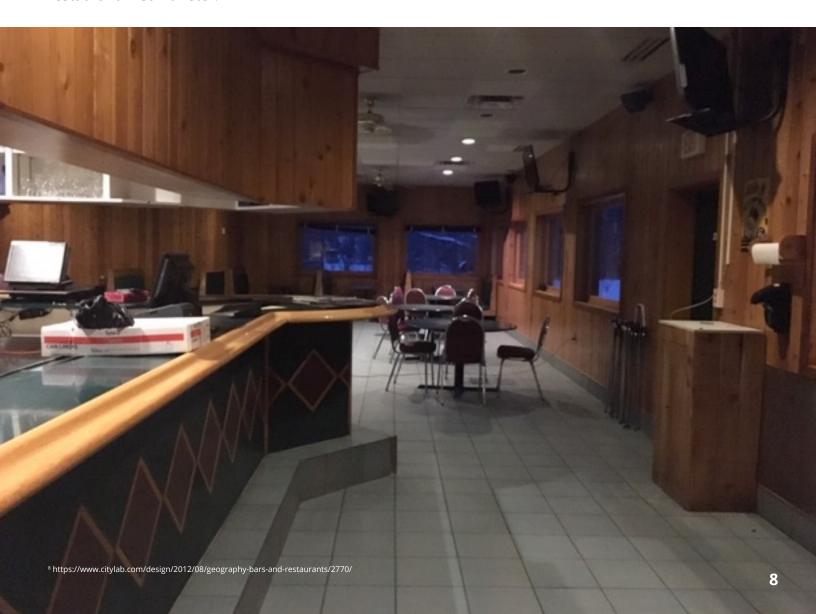
⁷ https://www.va.gov/vetdata/veteran_population.asp

Restaurants and Bars in Saint Peter

Saint Peter is home to 20 restaurants, coffee shops, fast food restaurants, diners, and bakeries. Of these establishments, eight serve alcohol. These numbers are relatively high for a town of approximately 11,000 residents. A common measure of restaurant density is to use restaurants per 10,000 households. With Saint Peter's 3,491 households, the restaurant density would be 57.3 restaurants per 10,000 households, which is significantly higher than the three U.S. cities with the highest density of restaurants: San Francisco, California (39.3), Fairfield County, Connecticut (27.6), and Long Island, New York (26.5).

The eight bars (establishments serving alcohol) also contribute to high density. Saint Peter's density is 22.9 bars per 10,000 households, which is well ahead of the cities with the highest densities of bars: New Orleans, Louisiana (8.6), Milwaukee, Wisconsin (8.5), and Omaha, Nebraska (8.3). 8

Although one would expect to see extremes for smaller cities like Saint Peter (i.e., either high or low density), these numbers suggest that Saint Peter is a relatively competitive bar and restaurant market. This is something the LEGION should consider when assessing the potential of operating a bar and a restaurant in Saint Peter.



Operational Feasibility

Current Operations

The LEGION is currently located at 229 West Nassau Street in Saint Peter. The building is located at the intersection of Nassau and the relatively busy 3rd Street. The current property is owned by the LEGION and hosts a number of community events in addition to being a meeting place for the area's veterans.

There are a few challenges associated with the current property. There are no designated parking spaces for the LEGION and curbside parking is often difficult to come by. This is especially true during special events or when downtown traffic is high. The parking situation is particularly challenging for the elderly and for people with disabilities.

Only the door facing 3rd Street is accessible for disabled patrons. This requires those needing assistance to enter the building at the north side and to make their way through the entire building, including the main room, if they were to visit the bar area. This is particularly inconvenient if the main room is being used for a function or event. Additionally, the restrooms are also not particularly accommodating to those with disabilities as the doors and passageways are narrow and difficult to navigate.

The bar is currently located at the south end of the building, while the kitchen is at the north end. The kitchen is also small and would not be considered large enough for most commercial purposes or services.

The LEGION has raised approximately \$30,000 towards renovations of the current property, with a stated goal of raising \$150,000. The decision to renovate would have to be considered up against the opportunities that exist with the NEW PROPERTY.



Operations and Potential for NEW PROPERTY

The NEW PROPERTY was gifted to the LEGION in 2018. The property was previously operated as a restaurant until January 2017 when the former owners shut down operations. The restaurant had been in operation since 1978, but the gifted building is a newer construction located just west of the original restaurant site.

Parking

The NEW PROPERTY includes ample parking at two lots immediately south and east of the restaurant building. Vehicles exit Highway 99 at the lower lot, which may be problematic during times when the Minnesota River floods. The former restaurant frequently closed during such times as MnDOT often closes the bridge connecting the two counties and further east at the junction of Highway 99 and Ottawa Road. Hence, the restaurant exit may be a mute problem. All in all, the availability of parking will greatly improve if the LEGION decides to move operations to the NEW PROPERTY.

Buiding/Construction

The NEW PROPERTY sits on 12.80 acres with a gross building space of 9,103 square feet. The restaurant building was moved from the lower to the upper lot and rebuilt in 1997. The gift included property, furniture, fixtures, and equipment.

The building has a large bar area on the west side, and an open dining area to the east. Additionally, there is a smaller dining area facing the woods to the north, which has doors separating the room from the rest of the restaurant. There are two main entrances, both located on the building's south side (parking lot side), leading to the bar and the dining areas respectively. Facing the parking lot on the south side is also a "waiting area" for patrons. This area is connected to the kitchen, locker rooms for staff, and offices.

The kitchen is large and includes extensive equipment and fixtures. Restaurateurs may find the kitchen too large for modern purposes and possibly a bit dated. The layout is not uncommon for supper clubs but may not be as efficient as what one would expect to find in modern commercial kitchens.

Break-Even Analysis for NEW PROPERTY

The building is too large for the LEGION's purposes but presents the organization with options for lease agreements or rental space. Industry standards for restaurants suggest that the break-even point per square foot with limited service is \$200-300.9 Sales per square foot is the most reliable indicator of a restaurant's potential for profits. With over 9,000 square feet of space, the LEGION would have to experience total sales of \$1,820,600 in order to have \$200 in sales per square foot, which would put them in the lower range for breaking even.

Although the LEGION operates their current foodservices with volunteers, the numbers would still be staggering if one assumes that employee gross payroll would have been 15-18% of annual sales. In other words, compared to a restaurant with payroll of employees, the LEGION would at best save thirty percent by staffing the restaurant with volunteers. This would then bring the break-even point to approximately \$1,274,000 in annual sales. More discussion on the revenue potentials for the NEW PROPERTY is found in the Economic Feasibility section of this study.

Operating Costs per Square Foot

Average facility costs can vary widely based on a number of factors including building use. Below is a list of the national average facility costs for restaurants and multi-use restaurants (i.e., restaurants located in buildings with other tenants). It is important to note that these numbers would be higher if the entire building was utilized for restaurant purposes. This is typically due to higher maintenance costs than most other industries, licensing requirements, and miscellaneous costs associated with food safety, workers' safety, etc. The below calculations provide estimates for "low", "average", and "high" costs.¹⁰

Annual building maintenance and repair costs:

(all calculations based on aggregate industry standards)

Low: $$1.40 \times 9,103 \text{ square feet} = $12,744.20$ Average: $$1.63 \times 9,103 \text{ square feet} = $14,837.89$ High: $$1.85 \times 9,103 \text{ square feet} = $16,840.55$

Annual building and facility utilities costs:

Low: $$1.90 \times 9,103 \text{ square feet} = $17,295.70$ Average: $$2.15 \times 9,103 \text{ square feet} = $19,571.45$ High: $$2.40 \times 9,103 \text{ square feet} = $21,847.20$

Annual janitorial facility costs:

Low: $$1.25 \times 9,103 \text{ square feet} = $11,378.75$ Average: $$1.37 \times 9,103 \text{ square feet} = $12,471.11$ High: $$1.55 \times 9,103 \text{ square feet} = $14,109.65$

These estimates should be considered with the age of the property in mind. Additionally, one need to consider local utility prices, seasonal differences, service volumes, etc. Either way, it is expected that the NEW PROPERTY would cost the LEGION between \$40,000 and \$55,000 in general maintenance and utility costs per year. These estimates assume normal wear and tear and are typically not assumed to decrease drastically with lower activity levels. However, these industry standards are expected to increase with increased service volumes.

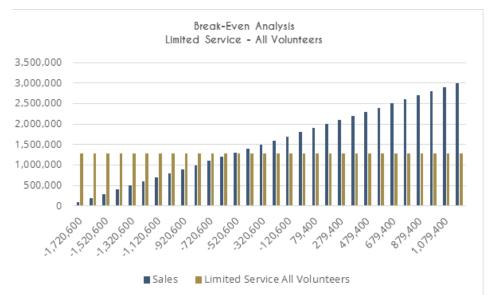
Economic Feasibility

Restaurant Benchmarks

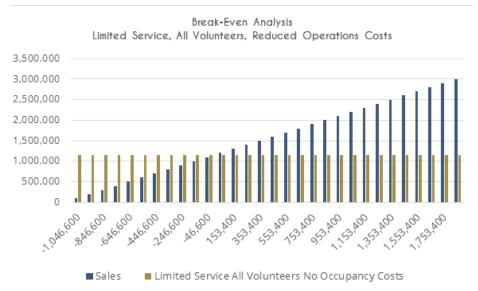
As discussed in Operational Feasibility section, the NEW PROPERTY is large and represents a potential cash-drain for the LEGION. With limited-service (i.e., no breakfast or lunch service), the LEGION would have to experience sales in excess of \$1,200,000 per year to break even with all volunteer staff. Operating a facility of more than 9,000 square feet is costly, even if the occupancy is rent free. Occupancy cost includes, rent, common area maintenance (CAM), taxes, insurance, electrical, gas, water, fees, etc. Most businesses try to keep occupancy costs between 6 to 9 percent of sales. Hence, even removing some of these costs would still require annual sales in excess of \$1,000,000. The below figure illustrates various break-even scenarios.



Limited service indicates that the restaurant is open daily for either lunch or dinner, and possibly twice a week for lunch and dinner. Operations of a restaurant of this size, utilizing industry standards, yields a break-even point of \$1,820,600 in annual sales. These costs include both building operating costs from Operational Feasibility section, in addition to food, labor, and any additional costs needed to keep the doors open for business.



Limited service indicates that the restaurant is open daily for either lunch or dinner, and possibly twice a week for lunch and dinner. Operations of a restaurant of this size staffed entirely by volunteers, utilizing industry standards, yields a break-even point of \$1,274,000 in annual sales. These costs include both building operating costs from section 3 in addition to food and any additional costs needed to keep the doors open for business (labor costs excluded).



Limited service indicates that the restaurant is open daily for either lunch or dinner, and possibly twice a week for lunch and dinner. Operations of a restaurant of this size staffed entirely by volunteers and with no occupancy costs, utilizing industry standards, yields a break-even point of \$1,114,000 in annual sales. These costs include both building operating costs from section 3 in addition to food and any additional costs needed to keep the doors open for business (labor and occupancy costs excluded).

NEW PROPERTY Assessments by Local Commercial Realtors

In order to assess the potential value of the NEW PROPERTY, three local realtors were engaged in the conversation in addition to one commercial real estate developer. All of these were familiar with the building as both patrons of the former establishment and as real estate brokers or developers.

The brokers independently commented on the rapid increase in commercial real estate in Region Nine over the last year. As of March 18, 2019, six properties are for sale in Saint Peter. These include properties that are either fully leased, under contract, or are currently vacant. When including zip codes 56001 (Mankato) and 56003 (North Mankato), an additional 51 properties are added to that list.

All the brokers pointed to the ongoing "cleansing" of traditional brick and mortar businesses, and they all expect this trend to continue. It is expected that this trend will continue in Saint Peter as well, with the current Shopko Hometown store to close later this spring, which will add more commercial space for sale or lease.

Lease prices could range from \$10 to \$30 per square foot in Saint Peter according to these brokers. The relatively large gap can be explained by the amenities a property offers, with full kitchen restaurants being at the high end, and relatively modest office spaces at the lower end. However, each of the brokers and the developer pointed out that most restaurants today would find the space at the NEW PROPERTY to be too old and possibly too large without major renovations. The developer also mentioned that without having taken a close look at the property since it was for sale, they would have to spend anywhere between \$500,000 and \$1,000,000 to modernize the building for their purposes. This number would be expected to double if they were to operate a restaurant in the space.

Two lease options are currently listed with multiple listing services (MLS) in Saint Peter and both of those are around the \$10 per square foot mark, which is an indication that the lease market in Saint Peter is not carrying high returns for landlords of commercial real estate at the moment.

When asked about the potential sales values for the NEW PROPERTY, the agents ranged in price between \$260,000 and \$310,000. Each of them expressed that the property would require the right buyer (or tenant) as it requires updates, is large and may have to be divided to be functional for multiple users, and the kitchen may be an impediment for users not looking for a bar or restaurant concept.

The brokers pointed out the location and the parking lots as the main selling points in addition to the potential of turning it into a multi-use building. However, each of them suggested that most of their potential buyers would view it as an investment opportunity, which drives down the sales price.

Using \$30 per square foot as an estimate for real estate value for the building, would place the appropriate selling price around \$270,000, which is consistent with the brokers' estimates. Two of the realtors thought a listing price over \$300,000 could be achieved but warned that the carrying cost could easily equal the difference between a high selling price and listing it closer to \$250,000.

Renovation Estimates

Project Location: American Legion **Project Budget: Varies**

Project Scope A: **Creating ADA Compliant Entrance**

Option A1: ADA Ramp at the exterior of the building. This is potentially the most cost effective option if the city were to give you a variance to occupy a portion of the city sidewalk with a ramp. Other businesses in Saint Peter, and on West Nassau Street use the city walk for building access, providing historical precedence. The ramp slope per ADA guidelines is 1" of rise per 12" of run which means the ramp would be approximately 18-21 feet in length. The approximate distance from the street corner of the existing south entrance door is 28 feet. This would require infilling the existing south side interior steps and connecting the ramp to the existing interior floor elevation. This would increase the footprint of the current entrance. This budget includes patching to existing interior finishes rather than replacing all current finishes during the construction of the new ramp.

Drawings/Engineering/Permitting - \$2000 Demolition of existing sidewalk -\$2,000 Concrete ramp work - \$13,000 Railings - \$2,500 Move existing door/elevate Floor -\$5,500 Patch existing finishes - \$5,000 Option A1: \$30,000

Option A2: ADA Ramp at the interior of the building. This option would require extensive remodeling, exploration of the buildings structure, and potential loss of flow within the existing spaces. We would not recommend this option without the direction of an architect/engineer.

Option A3: Installing a vertical chair lift. Installing a chair lift would require creating floor space for the lift. A chair lift can be installed inside or outside of the building. An architect and an engineer would need to be consulted. Depending on the placement of the chair lift, this option could take the place of an existing entrance. This budget includes patching to existing interior finishes rather than replacing all current finishes during the construction of the new lift.

Drawings/Engineering/Permitting - \$2,000 Demolition -\$2,000 Infrastructure Work - \$20,000 Railings/Signage - \$2,500 Vertical Lift installed-\$11,500 Patch existing finishes - \$10,000

Option A3: \$47,000

Project Location: American Legion **Project Budget:** 10,000-15,000 per stall

Project Scope B: **Creating ADA Compliant Restrooms**

The city building code requires one male /one female restroom stall per 40 occupants. The current occupancy load for the LEGION is 150. So four male and four female restroom stalls would be required. Keeping the location of the existing restrooms is the most cost effective but eight stalls would require additional floor space. It is our recommendation that the hallway outside of the restrooms provide the additional floor space. Each new restroom stall should be budgeted at \$10,000-15,000

To determine a more accurate cost, the LEGION should discuss whether its goal to become ADA compliant or code complaint. You can create an ADA stall in the existing space without adding the additional stalls and become ADA complaint. You can also increase the functionality of the current space for individuals with limited mobility without the space adhering to ADA standards. Other local establishments have updated existing bathrooms to increase accessibility without adding the additional stalls required by code. A more precise picture of the options available to the LEGION could be provide by the City of Saint Peter.

Project Location: Whiskey River Project Budget: Varies
Project Scope C: Build a Demising wall to separate the existing space

The request was to create two spaces out of the NEW PROPERTY. The request for new space on the east side of the building, to include the north side 'sun room' is not easily completed. It would require demolishing a portion of the bar and relocating plumbing, electrical, HVAC, and lighting as well as patching or replacing drywall, wallcoverings, flooring, and casework. If this is something the Legion would like an estimate to complete, more time would be requested to allow for specialty subcontractors to walk the space and complete a bid.

It should be noted that including the sun room in the LEGION's portion would take away from its appeal to a potential tenant. It is our recommendation that the lease agreement include terms which would allow the LEGION use of the sun room and divide the space in another location.

The easiest division of the existing space would be to build a wall between the north kitchen wall and the north exterior wall. Keeping the new wall from interfering with the bar saves money but would not include the sun room. This wall could be built with relative ease, but again lighting and finishes would need to be redone. Budget \$25,000 to build the wall, patch the finishes and relocate/rewire the lights.

In commercial tenant spaces there is a fire separation required by code, however Le Sueur County does not enforce the building code. This means the demising wall would not need to have a fire rating. It is our recommendation that you consult your insurance company with regard to the lack of fire separation between tenants. Le Sueur County does enforce the lots zoning which only allows the property to house a restaurant or a sporting goods/bait store. This may mean that both tenants would be required to operate as 'restaurants' with a shared kitchen. Any rights to serve alcohol in the space would need to be re-established by the tenant(s) but is acceptable according to Le Sueur County.

Project Location: Whiskey River Project Budget: TBD

Project Scope D: Sell Whiskey River

In addition to listing the property on the commercial market, it should be noted that the Le Sueur County Commissioner 'may' purchase the property for a cut-rate if selling the space on the commercial market isn't successful. For further details, contact the Commissioner.

General notes pertaining to the options provided above.

- 1. Costs provided herein are meant to inform the LEGION of the rough order of magnitude. In order to move forward with more accurate projections, an architect/engineer would need to be hired to act as your ADA design consultant.
- 2. It should be noted that the City of Saint Peter requires 15 percent of any permitted work to be used towards increasing ADA accessibility.
- 3. Given the age of the building, it is recommended that a full analysis of the existing building materials and structure is performed.
- 4. Many of the options above only target one issue and do not take into consideration overall operability of the space or the Legions long term goals.
- 5. It is typical for a building owner to hire a general contractor to oversee construction and execute the design created by the architect/engineer.
- 6. All of the budget numbers above are to be considered the most economical option available; contractor's grade or builders grade materials are presumed.
- 7. The budget numbers above include patching new finishes with existing finishes. This is done to save money. In order to achieve a professionally completed look, the existing finishes should be replaced which would increase the cost exponentially and has the potential to close down the business during construction.

Location Risks

RNDC also believes that the NEW PROPERTY presents higher risks than typical restaurant sites or retail spaces. The area has low population density and the location, although located across the river from Saint Peter, is not necessarily accessible to pedestrians, especially at night. Therefore, the location may be more limited to regular "pop-in" customers.

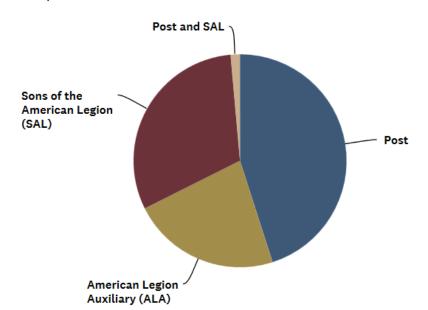
The NEW PROPERTY is located immediately east of the Minnesota River, which has a propensity to flood. Highway 99 is often closed on the St. Peter side of the bridge and at the intersection of Ottawa Road further east. This will not only impede access, but also shut off any traffic to the NEW PROPERTY. The entrance to the property is also located at a low point with access to the older parking lot, which is lower than where the NEW PROPERTY is located. The bridge (bridge #4930) and Highway 99 between Saint Peter and Ottawa Road frequently experience flooding, and although it is unlikely that the property itself will flood, there is a high risk that access will be impeded during times of flash floods and snow melt.

Surveys of LEGION Members

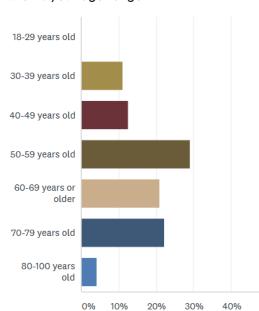
A survey was created with the assistance of members from the working group at the Saint Peter LEGION and with inputs from other Legions in the upper Midwest. The total of 72 surveys was returned (55 male/16 female/1 skipped). Of the respondents, 69 identified as White or Caucasian, one identified as Hispanic or Latino, while two respondents preferred not to answer questions about race/ethnicity.

The figure on the left shows the respondents' affiliation with the LEGION, whereas the figure on the right illustrates age ranges among the respondents and eras of military service. Of the respondents, 25 (34.72 percent) indicated that they are currently, or have been, and officer of the Post, Auxiliary, or SAL. There was 34 (47.22 percent) respondents that also indicated that they are currently serving, or have served, on a committee of the Post, Auxiliary, or SAL.

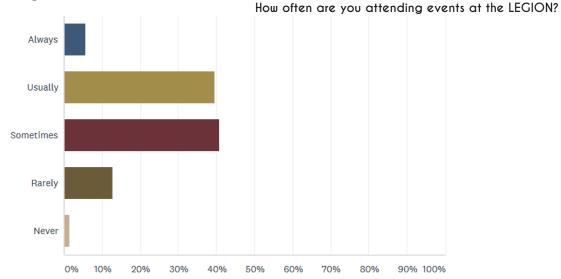
What is your affiliation with the LEGION?



What is your age range?



Meeting and event (e.g., fundraisers, ceremonies, awards, etc) participation frequencies are reported in the figure below.



Respondents overwhelmingly indicated that they receive frequent communication from the Post, Auxiliary, or SAL. There was 40 (55.56 percent) respondents that indicated that they receive monthly updates, and another nine (12.5 percent) indicated that they receive quarterly communication from the Post, Auxiliary, or SAL. The equivalent numbers for the LEGION were 47.14 percent (monthly) and 18.57 percent (quarterly).

Of the respondents, 49 (68.05 percent) rated the communication from the Post, Auxiliary, or SAL as either "extremely effective" or "adequately effective," which indicates that the majority of the members are quite satisfied with their communication. When asked the same question regarding the LEGION the cumulative numbers for "extremely effective" or "adequately effective" were 57.15 percent.

Members were also quite satisfied with the Post, Auxiliary, and SAL with respect to their ability to involve members in activities. Whereas 10 (13.9 percent) were "extremely satisfied", 37 (51.39 percent) answered "adequately satisfied". These are great indicators of member satisfaction. Of the respondents, 62 (86.11 percent) indicated that the Post has "exceptional" or "some" relationship with the community. The remaining respondents indicated that they "don't know". There was 20 (28.57 percent) respondents indicated that the Auxiliary has an "exceptional relationship" with the community, whereas 28 (40 percent) of the respondents indicated "exceptional relationship" for the SAL's relationship with the community.

The Post (34.72 percent "exceptional relationship"), the Auxiliary (22.86 percent "exceptional relationship"), and the SAL (24.29 percent "exceptional relationship") also scored relatively well across the board on questions regarding their relationships with local schools and youth organizations.

Despite these very positive responses, the results also indicated that the respondents are less likely to attend future American Legion activities over the next three months and the next year. As Figures A and B below show, nearly half of the respondents (47.22 percent) indicated that they "will not participate" in such activities over the next three months, while more than half of the respondents (56.94 percent) indicated that they will not participate in American Legion activities over the next year. This stands in stark contrast to the overall satisfaction numbers where 21 (29.17 percent) indicated that they are "extremely satisfied" with the Legion, and 43 (59.72 percent) indicated that they are "somewhat satisfied".

The survey also allowed respondents to report on, "What keeps you from being involved with the Saint Peter Legion?" Many of the respondents suggested that "time and commitment" and "work" gets in the way of being more active. However, there were also respondents that indicated that, "it (the LEGION) feels like more of good old boys network". Other respondents indicated that they perceive the LEGION as a negative space. Comments such as, "it's the back biting and anger that goes on there", "the atmosphere of the bar and the back room is not an inviting place", "past leadership and bullying of some female individuals to other members", "I have witnessed a lot of unnecessary drama within the post", "no vision or mission or purpose", "politics – way too much politics", "outdated thinking", and "...fear of change... racism, sexism, backstabbing, rumors..." were frequent among the responses.

There were also concerns from members that indicated that they had spent many years volunteering and that they look to younger veterans to step up to the plate. Some of the respondents expressed that they were tired of volunteering, and that they feel like they have done everything they could. Others indicated that they are getting "too old" to spend as much time at the Post as they would have liked.

With respect to what the LEGION could offer to make members participate more actively, the responses were quite varied. Some suggested that, "each individual member needs to make the Legion a priority," while others suggested, "more activities that involve both members and non-members".

Other suggestions honed in on "atmosphere", "better food," "remodel the bar", "more events and fundraising", "more volunteers from members", "less bitching", "club sports", "getting younger veterans to participate and volunteer", "limiting or eliminating rumors", "re-align the Legion with what our core values are and be less focused on being just a bar", "community event", "more direction connection to things impacting vets etc., such as care package collecting", and "would like to see the kitchen open longer".

With respect to the main reasons for why members are involved with the LEGION, the responses were more uniform. Comments such as "patriotism", "socializing", "be able to help", "my father was a vet", "volunteering", and "community building" were common responses. However, the respondents also indicated challenges, such as "20% do 80% of the work", "lack of volunteers", "many times the Post's activities fall on the Auxiliary or SAL to make (activities) happen", "house (bar) committee emphasis is what "our" legion stands for", "dues keep going up", "refusal to make the Legion a place that will attract the next generation of members while still honoring older members", and "if they don't sell Whiskey River as soon as possible, it's a shame".

Finally, several of the respondents provided insights on how the LEGION is run, "I believe that if the Post will ever be financially successful, it must be run like a private sector business", "make it profitable", "we need to get some young people involved", "sell both buildings and buy the old drug store next door", "sell Whiskey River and use the revenue for necessary repair and improvement of the current club", and "this is not a place that is family-friendly or younger member friendly" were common. Several of the respondents indicated that they would like to see Whiskey River sold, and several indicated that neither space meet their standards for "good atmosphere".

Interviews with Community Stakeholders

To examine the LEGION's role in the Saint Peter community, 12 25-minute phone interviews were conducted. The phone interviews consisted of questions designed to assess the extent to which the respondents were familiar with the LEGION, its core pillars, role in the community, operations, and opportunities that the LEGION could take advantage of and how the NEW PROPERTY could add value to not only the LEGION but the greater community as well. Respondents were selected based on two criteria:

- Neither respondents nor immediate family members are members of the LEGION or any other LEGION in the area
- Respondents live and work in Saint Peter and are familiar with the LEGION and have attended at least one event at the LEGION

Additionally, respondents were selected from a group of business owners, city administrators, other private enterprises, and public officials. There were 12 respondents that agreed to participate and completed the interviews. Six women and six men were interviewed, and all respondents had lived in Saint Peter for at least 10 years.

During semi-structured phone interviews, the respondents were asked to explain and assess all aspects of their relationship and knowledge of the LEGION. Follow up questions specifically addressed specific thoughts or ideas about the organization's future, opportunities for new programs or operations, potential uses of the NEW PROPERTY, and needs in the Saint Peter community that could be met through the use or sale of the NEW PROPERTY. The interviews were designed to allow for a clarification of strengths and weaknesses of current operations and for assessments of dyadic and system specific influences .

The phone interviews started with a review of the respondents' knowledge or familiarity with the LEGION, and by way of review, to what extent the respondents are involved in activities at or with the LEGION. Next, the questions inquired about their assessment of the LEGION and its ability to fulfill its role for its members and the greater community. The respondents were also asked to consider the LEGION's current space.

Following the questions regarding their knowledge of the LEGION, the respondents were asked about specific changes in Saint Peter and in the greater community that they believe the LEGION should pay attention to as they move forward. They were also asked about the LEGION's involvement in the greater community and its role in Saint Peter. Next, they were asked about ideas for the NEW PROPERTY and what role the LEGION could play with that property. Finally, the respondents were asked about potential needs for the city that the NEW PROPERTY could alleviate. To expand on this and to solicit their thoughts about future uses of the NEW PROPERTY, a follow-up question asked what suggestions for improvements that they have for either the LEGION's current space or the NEW PROPERTY.

Summary of Findings

All respondents spoke very highly of the LEGION, its presence in Saint Peter, its leadership, and its community outreach. Specifically, all respondents expressed sincere gratitude in being allowed to participate in the interviews. It was clear that the respondents hold the LEGION in high esteem and were willing to provide personal and professional insights into the questions raised by the interviewer.

Most of the interviewees expressed similar ideas regarding the opportunities and challenges faced by the LEGION moving forward. Specifically, eight out of 12 pointed to the LEGION as an organization that is actively involved in the community and that plays an important role in Saint Peter and the greater community. Concerts, comedy clubs, fish fries, breakfasts, involvement with Ambassadors, city events, etc., were all brought up as examples of the contributions the LEGION brings to Saint Peter.

With respect to weaknesses, several of the respondents considered the current space "uninviting" and not welcoming. Five of the respondents mentioned that they do not typically go to the bar as they feel "awkward" when they enter the bar and other patrons turn around and look at them. They argued that they would rather go to a different bar as they could sit down and just blend in and that the current LEGION space does not lend itself for "civilians" to feel welcome. It was mentioned that this might be different if they became regulars, but these five respondents all suggested that they were intruding upon a private party. One of them added that they are attending events at the LEGION but would not frequent the bar or restaurant unless there was some sort of programming.

Others mentioned that there is no external signage that indicate that the LEGION is open to the public. The Red Man's Club and the Food Coop were used as examples of organizations that visibly display that they are open to the public. An additional concern was the lack of natural lighting. Seven of the respondents said that they would have liked to see a lighter atmosphere. Parking was also mentioned as a downside, but the respondents also mentioned that as a concern for many of the downtown restaurants and businesses.

One respondent stated that, "The LEGION is such an asset to not only our veterans, but the entire community. The bar, however, does not seem to connect the community with the LEGION and it is difficult to imagine how it helps them pay the bills."

Respondents also mentioned the differences between Saint Peter and towns like Le Center and Montgomery with respect to the roles the bars/restaurants play in the respective communities. "We are so fortunate to have the LEGION in Saint Peter as they do a great job of reaching out, using social media, and putting on events" was the consensus. However, several of the respondents also indicated that Saint Peter is a very different market as there are so many other bars and restaurants in the area, in addition to other event spaces (e.g., Gustavus, community center, the Armory, Chankaska). Hence, Saint Peter is a tough market to successfully run a bar/restaurant.

All of the respondents mentioned that they think the bar/restaurant concept is a "dated concept" or variations thereof. As one respondent said, "We don't drink the way we used to do". There are so many activities for young families in Saint Peter that eating/drinking out is something that often is done as a family activity, and few spend hours at the bars on a regular basis. They further argued that people have many more options than they used to have and that the typical bar patron gravitates towards places where they meet their friends, or to places where there is an "experience" associated with going out. In short, they were generally concerned about the LEGION being able to find a niche for their bar and restaurant in a saturated market.

When asked about specific niches, the respondents mentioned Patrick's as a place to meet with friends, play trivia, or watch sports. The Flame bar was described as a college hangout, while the Embassy bar and the Red Men's Club were described as "townie" bars. When asked about the typical guests at the LEGION, the respondents were almost exclusively focused on veterans. Six of the respondents mentioned that the LEGION appears to appeal exclusively to "older veterans".

With respect to the NEW PROPERTY, none of the respondents considered that property suitable for the LEGION. Parking and the location were mentioned as upsides, but most of the respondents expressed concerns regarding the property's size, potential for flooding, and potential use as future restaurant and bar. They did, however, mention a few potential uses for the building such as bookstore and coffee shop, dry cleaner, office space, shared office space, place of worship, warehouse, and childcare center.

Two of the respondents argued that the LEGION would be better off without a physical structure to call home. One of the respondents stated, "Imagine what the organization could do with respect to service work for its veterans and community engagements if they didn't have to think of carrying that overhead." Both of these respondents argued that the LEGION would be stronger if they utilized other spaces for meetings and gatherings.

SWOT Analysis

A SWOT Analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or business venture. Industry clusters or regional economies also utilize SWOT. Strengths and Weaknesses pertain to internal dimensions of the organization and industry while Opportunities and Threats assess external dimensions.

STRENGTHS

- 1. Well established organizational structure
- 2. Clear organizational goals and vision
- 3. Current location is centrally located
- 4. Experienced leadership
- 5. Excellent community reputation

WEAKNESSES

- 1. Parking is limited at current location
- 2. Low restaurant/bar sales
- 3. Dependent upon volunteers from small group of members
- 4. Current building needs repairs/updates
- 5. Property is difficult to navigate for people with disabilities

OPPORTUNITIES

- 1. NEW PROPERTY represents opportunities to expand services to members
- 2. NEW PROPERTY could be a source of lease revenues
- 3. NEW PROPERTY could be sold to finance upgrades at current location
- 4. Proportion of younger to older veterans will increase over next ten years
- 5. Female veterans will increase in numbers over next ten years

THREATS

- 1. Competition for restaurant/bar patrons is high
- 2. Falling veterans' numbers over the next ten years
- 3. Generational shifts changing expectations
- 4. NEW PROPERTY could become a financial drain on organization

Strengths

Survey results and interviews revealed that members and community stakeholders all respect the LEGION and the organizational structure. Organizational leadership was complemented from multiple parties, although several expressed concerns about "a few appear to do the heavy lifting." This is common in organizations that depend on volunteers. Also, the organization is very good at communicating their goals and vision, as most of the interviewed community members were familiar with the four pillars.

The current location is also centrally located, and the LEGION is very successful at putting on events that attract large crowds. There is little doubt that Saint Peter residents consider the LEGION as an institution of utmost importance to the community. The interviews with community respondents highlighted the LEGION's excellent community reputation.

Weaknesses

Parking is obviously a major challenge near the LEGION's current location. This is particularly true on days when events are being held and/or when there is much traffic to neighboring establishments. Accessibility for disabled patrons should be noted as major concern for this location.

Bar and restaurant sales are also relatively modest. The LEGION does not draw big crowds during normal business hours. This can be explained by lack of community members frequenting the LEGION outside special events and possibly that veterans are not visiting on a regular basis.

As mentioned earlier, there are also concerns that the LEGION is heavily dependent upon a relatively small group of volunteers. This is of course not sustainable, so the LEGION needs to find ways to engage a larger portion of their membership base.

The current building is also in need of repairs. Some of these are cosmetic, while others are more functional in scope. The property can be difficult to navigate for people with disabilities, especially if events are taking place at the same time as the bar is open as the entrance for those with disabilities is located at the opposite end of the building from the bar. Also, the restrooms are not accommodating for those with disabilities.

Interviews with community members also suggest that the current building is not as welcoming as it could be. Some of these issues could be resolved relatively easily through the inclusion of signage indicating the restaurant and bar is open to the public. However, some of the respondents also pointed to the atmosphere – specifically the lack of natural light (e.g., windows), while others pointed at the LEGION's reputation as a place for veterans only.

Opportunities

The NEW PROPERTY would lend itself to expand services to members, hold larger events, and provide ample and hassle-free parking for members and visitors. Given the size of the NEW PROPERTY and the potential of dividing the building in two (east/west), it could potentially also allow the LEGION to find a tenant for any space not utilized. However, as the renovation indicates, dividing the kitchen could potentially be very costly, if not impossible without major structural adjustments and additional costs to the LEGION.

The NEW PROPERTY could also be a great source of capital if the LEGION were to sell it, rather than move their operations. Three realtors specializing in commercial real estate provided estimates that ranged from \$260,000 to \$310,000 for the property. As the NEW PROPERTY is large and designed as a restaurant, the range is relatively large as the building may need significant renovations and improvements to serve other purposes and finding the right buyer may be difficult. However, as the building was gifted to the LEGION, a sale would allow the organization to either renovate the current location or set aside funds for future operations.

The proportion of younger veterans, and especially female veterans, to older veterans will increase over the next years. This will allow the LEGION to reassess the programs and services they offer their veterans. Expectations and needs are most likely going to change and being able to attract these younger veterans could boost membership numbers and active members. This would help generate a larger list of potential volunteers.

Threats

The density of bars and restaurants in Saint Peter is a major concern for the LEGION. The organization is operating in a niche market with a focus on veterans and is not as successful as other bars and restaurants when it comes to bringing in customers that have no military experience. However, the LEGION is very successful at putting on events that are very well attended by the public. This raises questions of whether the LEGION could still put on these events in rented spaces or whether a building is absolutely necessary for the LEGION.

The LEGION must also adapt to lower veterans' numbers over the next 10 years. This will challenge the organization to reach the fastest growing numbers of veterans, those under 45 and particularly female veterans. The LEGION should therefore reconsider whether the traditional bar and restaurant concept fits with the new demographics, or if there are other ways to capture their interests.

Different generations have expectations that may or may not overlap. Discussions about the NEW PROPERTY should therefore be aligned with discussions that address the generational changes that are taking place among members. As an example, the LEGION may want to consider developing a 10 year plan that addresses the interests and concerns that younger veterans and female veterans have with respect to becoming more engaged with the LEGION.

The LEGION would expose the organization to high risk if they were to operate the NEW PROPERTY without a long-term tenant. The operating costs are very high for this building, and it is also a high-risk proposition to sell the existing space to finance operations in the NEW PROPERTY. A worst-case scenario would be that the NEW PROPERTY becomes a financial drain upon the organization if a) the existing location does not sell, b) if rental revenues decline or are lower than expected, c) or a combination of the two.



Recommendations

RNDC provides three recommendations based on the research that went into this study. These recommendations are not presented in any particular order, and RNDC urges the LEGION to consider each of these carefully in conjunction with its strategic goals.

Recommendation 1:

Sell the NEW PROPERTY and Utilize Funds to Renovate Existing Building

RNDC does not think the LEGION would make a sound decision to move its operations to the NEW PROPERTY. Although the former restaurant and bar could lend itself to be an attractive space, the downsides come with potentially debilitating potentials. One risk is associated with the sheer size of the NEW PROPERTY. The building is large and costly to operate, and although the property would provide members with better parking, the organization would have to be prepared to find tenants for the space not utilized by the LEGION.

A decision to sell could potentially bring critical capital to the organization that can be utilized to modernize the current property. Further, a sale would also allow the LEGION to reconsider the programming that takes place in the current space and potentially make it more family friendly, which would make it more welcoming to veterans with young children. Additionally, money from the sale could help the LEGION make the current space more accessible for veterans and patrons with disabilities.

RNDC recommends that the LEGION interviews a number of commercial real estate brokers before they put the NEW PROPERTY on the market. Another option would be to partner with a developer to assess potential reuses for the building so it can be marketed with a specific focus.

Recommendation 2: Utilize Half of the NEW PROPERTY and Hire a Property Management Company for the Remaining Space

Should the LEGION move forward with the NEW PROPERTY as a location for their activities, RNDC strongly recommends that they develop a strategic plan with at least a 10 year focus. As mentioned earlier in the study, the NEW PROPERTY could lend itself to be an attractive space for the LEGION. However, the LEGION should re-evaluate what they want the LEGION to look like in 10 years' time before they take on such a big project.

There are upsides to moving to the NEW PROPERTY, specifically with respect to parking and accessibility for those with disabilities. The downsides are tied to the financial risks of operating a larger space and the potential of occasional flooding. RNDC therefore recommends that the LEGION meets with potential real estate brokers and developers to discuss the multi-use opportunities that exist at the NEW PROPERTY before making a decision about keeping the property as future space for the St. Peter LEGION.

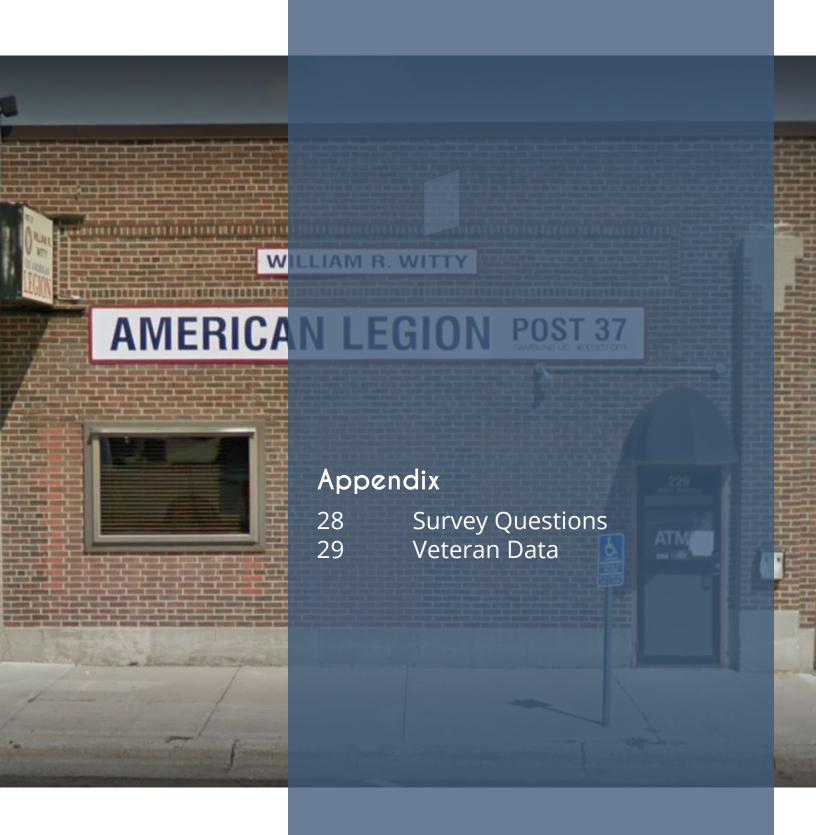
It would also be recommended that the LEGION works with an entity that can help them conduct a strategic plan as they move forward, especially if the organization decides to move operations to the NEW PROPERTY. Additionally, a property management company would also be able to assist the LEGION if they were to move forward with these plans. Managing tenants in a space of this size could become a financial drain for the organization, so it would make sense for the LEGION to utilize entities that can assist with leases and the logistics of a landlord/tenant relationship.

Recommendation 3: Sell Both Properties: Operate Either Without a Physical Space or Lease a Meeting Space

The LEGION should have a discussion regarding the role of a "physical space" as the organization thinks strategically about the future role it will play in serving local veterans and the greater community. As many of the respondents indicated, the restaurant and bar concept may not be what is most pressing for the members and future veterans.

Finding a space that allows for member meetings and community events may not have to include a bar or a restaurant concept. One question to ask is whether the LEGION could serve its members better in a different space, or whether a physical space is even needed. It is RNDC's opinion that this question should not be dismissed as a purely radical idea as other organizations' spaces may be suited for member meetings, events, etc. It would significantly reduce the overhead for the organization, and it would allow the LEGION to bring the organization to the greater community.

The LEGION should also think of what the organization wants to achieve as part of the adjustments they make to accommodate a new generation of veterans. Some of the local legions are successful at drawing community members to their space at a high rate, but many of these are located in areas where there are fewer public spaces than what is experienced in Saint Peter.



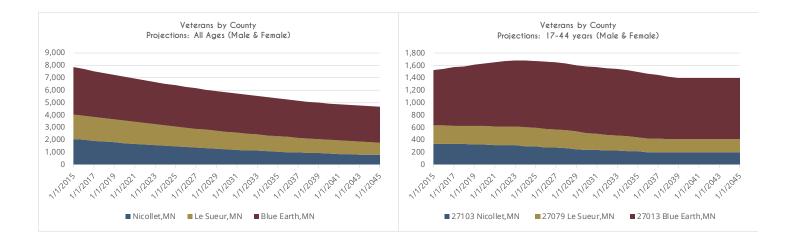
Appendix I

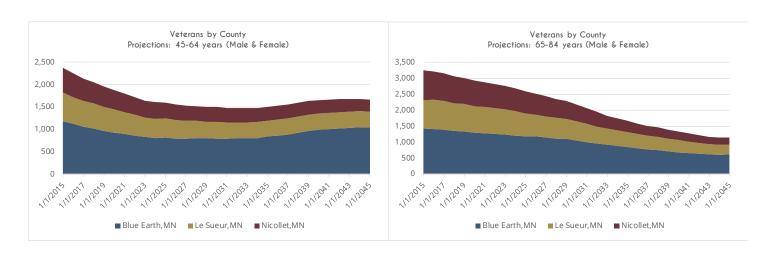
Survey Questions

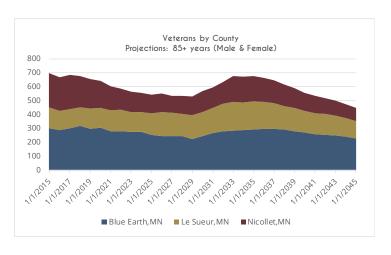
- 1. Identifier
- 2. What is your affiliation with the Legion?
- 3. What is your gender identity?
- 4. What is your race/ethnicity?
- 5. What is your age range?
- 6. What is your era of military service?
- 7. Are you currently, or have you ever been, an office of this Post, Auxiliary, or SAL?
- 8. Are you currently serving, or have you ever served, on a committee of this Post, Auxiliary or SAL?
- 9. How often do you attend Post, Auxiliary, or SAL meetings?
- 10. How often do you attend events, such as fundraisers, ceremonies, awards, presentations or program-related events, at the Saint Peter American Legion?
- 11. How often does your Post, Auxiliary, or SAL communicate information to you?
- 12. How often does the Saint Peter American Legion communicate information to you?
- 13. How effective is your Post, Auxiliary, or SAL in communicating information to you?
- 14. How effective is the Saint Peter American Legion in communicating information to you?
- 15. How well does the Post, Auxiliary, or SAL involve members in activities?
- 16. What is the Post's relationship with the community?
- 17. What is the Auxiliary's relationship with the community?
- 18. What is the SAL's relationship with the community?
- 19. What is the Post's relationship with local schools and youth organizations?
- 20. What is the Auxiliary's relationship with local schools and youth organizations?
- 21. What is the SAL's relationship with local schools and youth organizations?
- 22. During the NEXT THREE MONTHS, how likely are you to participate in an American Legion activity at any of the district, state, or national levels?
- 23. During the NEXT YEAR, how likely are you to participate in an American Legion activity at any of the district, state, or national levels?
- 24. How satisfied are you with the Saint Peter American Legion?
- 25. What keeps you from being more involved with the Saint Peter American Legion?
- 26. What services could the Saint Peter American Legion offer to make you participate more actively?
- 27. What are the main reasons for your involvement with the Saint Peter American Legion?
- 28. What, if anything, stands in the way of your continuous involvement with the Saint Peter American Legion?
- 29. Is there anything else you would like for us to know?

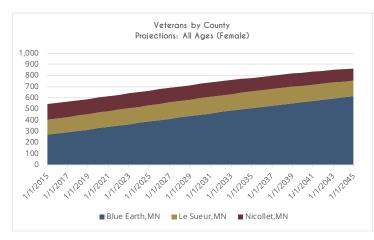
Appendix II

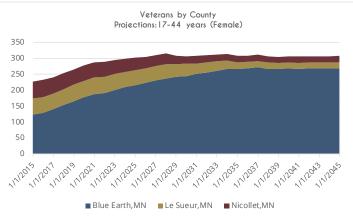
Veteran Data

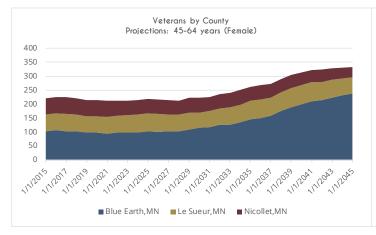


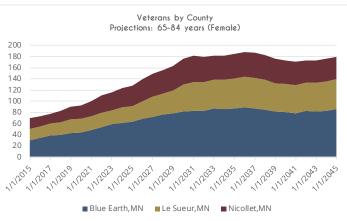


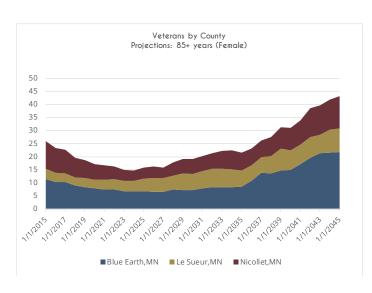














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