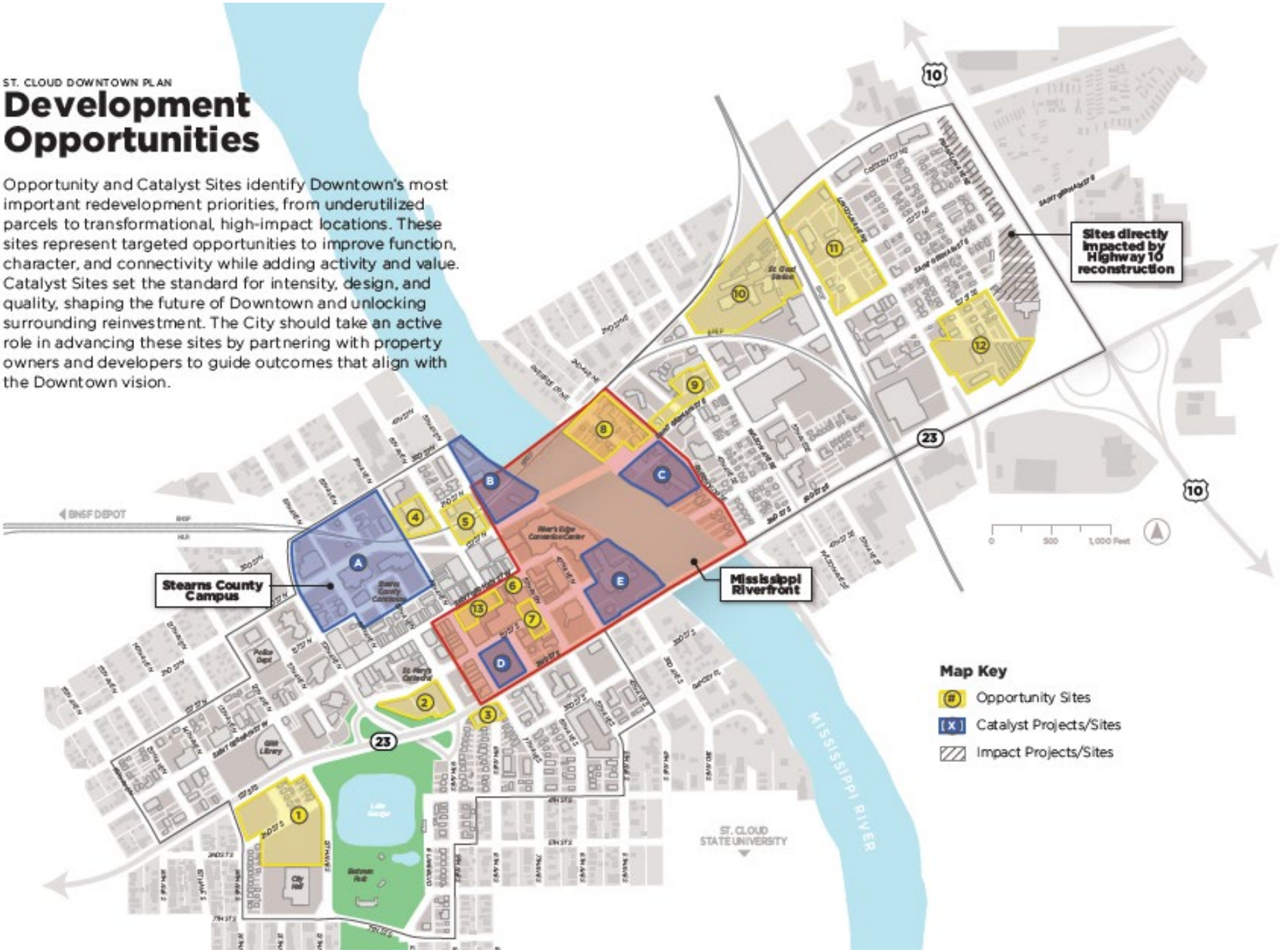
ST. CLOUD DOWNTOWN PLAN

Development Opportunities

Opportunity and Catalyst Sites identify Downtown's most important redevelopment priorities, from underutilized parcels to transformational, high-impact locations. These sites represent targeted opportunities to improve function, character, and connectivity while adding activity and value. Catalyst Sites set the standard for intensity, design, and quality, shaping the future of Downtown and unlocking surrounding reinvestment. The City should take an active role in advancing these sites by partnering with property owners and developers to guide outcomes that align with the Downtown vision.



Invest in Downtown St. Cloud Housing

Downtown Rental Housing Demand Study 2026

98%
occupancy at the newest competing apartments (1,234 units; just 19 vacant)

1,275
unmet market-rate rental units in the market area through 2031

616–743
rental units supportable Downtown through 2031

$1.80/sf
Downtown's Lofts leads all competing properties surveyed on rent per sq ft

KEY DOWNTOWN SITES

D	**Lady Slipper** 2 acres · 1st St S & 6th Ave	Vacant full city block, no demolition needed. 5-story mixed-use with enclosed parking and ground-floor retail. #1 pick for market-rate
1	**Former Tech High School** 3 acres · 12th Ave S & 2nd St S	Across Lake George and Eastman Park. Townhomes plus multi-story apartments. #1 pick for active adult (100+ units).
8	**Northeast Riverbank** 2.6 acres · Riverside Dr & E. St. Germain	Riverfront 4-story mixed-use with ground-floor restaurant or commercial. Parcel assembly needed. #2 pick for both rental types.
A	**Stearns County Campus** 10.2 acres · 2nd St N & 7th	Opens as the new Justice Center completes (~2029). 5–6 story higher-density housing; 9th Ave N portion (~1.6 acres) first.
9	**East St. Germain** 2.3 acres · E. St. Germain & Wilson Ave	3-story mixed-use built to the street edge, integrating existing businesses. Vacant lots, small commercial buildings, parking lot.

319–446 units
MARKET-RATE GENERAL OCCUPANCY

Unit type	Monthly rent	Size (sq ft)
Studio	$1,275–$1,350	525–575
1 Bedroom	$1,425–$1,575	700–800
2 Bedroom	$1,775–$1,950	1,025–1,175
3 Bedroom	$2,225–$2,350	1,375–1,425

Avg. ≈ $1.86/sf (2026 $). Includes water/sewer & trash.

155 units
MARKET-RATE ACTIVE ADULT (55+)

Unit type	Monthly rent	Size (sq ft)
1 Bedroom	$1,475–$1,775	700–850
1 Bedroom + Den	$1,875–$2,025	900–1,050
2 Bedroom	$2,175–$2,300	1,100–1,200
2 Bedroom + Den	$2,400–$2,600	1,275–1,400

Avg. ≈ $1.96/sf (2026 $). Includes heat, water/sewer, trash.

Unit mix at the newest competing apartments



Active-adult buildings should skew to larger 2BR / 2BR+den units; no market-rate 55+ rental exists in the city today. Also supported by 2031: **142 affordable (≤60% AMI) active-adult units**, with rents starting near $1,100.