



## Board Meeting Agenda

5:00pm Tuesday September 14th, 2021

**Crow Wing County Land Services Building, Pine/Maple Meeting Room  
322 Laurel St. Brainerd, MN 56401**

**Commissioner Craig Nathan attending via WebEx at 8986 Sugarberry Creek,  
Brainerd, MN 56401**

Join from browser:

<https://brainerdhra.my.webex.com/brainerdhra.my/j.php?MTID=m901ae2c71a57e82f90156d1c84345adf>

Join by phone: 415-655-0001

Meeting number (access code): 2557 050 4176

Meeting password: 3365881

*"Our mission is to support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County."*

- 1. CALL TO ORDER**
- 2. ROLL CALL**
- 3. REVIEW AND APPROVE MINUTES (Attachment 1)**
- 4. REVIEW AND ACCEPT FINANCIAL STATEMENTS (Attachment 2)**
- 5. UNFINISHED BUSINESS**
- 6. NEW BUSINESS:**
- 7. REPORTS/UPDATES:**
  - a. Executive Director (Attachment 3)
  - b. Housing Trust Fund (Attachment 4)
  - c. Brainerd HRA/Rehab Programs (Attachment 5)
  - d. BLAEDC/CREDI
  - e. CWC
- 8. HRA Commissioner Comments**
- 9. NEXT MEETING:** Tuesday, October 13<sup>th</sup>, 2021
- 10. ADJOURNMENT**

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## **Crow Wing County HRA BOARD MEETING MINUTES August 3<sup>rd</sup>, 2021**

A regular meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the County of Crow Wing, Minnesota, was held at the Crow Wing County Land Services Building, Pine/Maple Meeting Room and via Webex video/teleconference at 4:00 p.m., Tuesday, August 3<sup>rd</sup>, 2021.

- 1. CALL TO ORDER:** Chair Michael Aulie called the meeting to order at 4:00 p.m.
- 2. ROLL CALL:** Present: Commissioners Craig Nathan, Michael Aulie, Zach Tabatt, Richard (George) Burton. Absent: Michael Morford.

Others present: Executive Director Eric Charpentier, Finance Director Karen Young, Rehab Coordinator John Schommer; Debby Erickson, CWC; and Tyler Glynn, BLAEDC.

- 3. REVIEW AND APPROVE MINUTES:**

**Moved and seconded by Commissioners Tabatt and Burton to approve the minutes from the July 13<sup>th</sup>, 2021, board meeting. Through a roll call vote, all commissioners were in favor and none were opposed. The minutes were approved.**

- 4. UNFINISHED BUSINESS:** Nothing to report.

- 5. NEW BUSINESS:**

- a. Adopt 2022 CWC HRA Budget:** Young reviewed the 2022 General Fund budget and the 2022 TIF Revolving Loan Fund budget.

**Commissioner Nathan moved to adopt the budget option 3 with a \$829,500 levy request and details as presented. Commissioner Tabatt seconded the motion. Through a roll call vote, Commissioners Tabatt, Nathan and Aulie voted in favor of the motion and Commissioner Burton voted against. The motion was approved.**

**Commissioner Burton moved to adopt the TIF Revolving Loan Fund budget. Commissioner Tabatt seconded the motion. Through a roll call vote, all commissioners voted in favor or the motion and none were opposed. The motion was approved.**

- b. Approve Revenue Certificate for the West Grove Townhomes:** In 2003, the Crow Wing County HRA issued \$1,280,000 in General Obligation Housing Revenue Bonds

which were used to construct 3 buildings consisting of 8 townhomes in Pequot Lakes. The townhomes provide housing to the elderly who would not be served by the private housing market or to non-elderly persons with incomes at or below 80% of the area median income. These bonds were refunded in 2012 for \$1,290,000 for a lower interest rate.

One of the requirements in the Joint Powers Agreement is that the Pequot Lakes HRA provides to the CWC HRA a cash flow projection for the following year on or before August 1<sup>st</sup> of each year. The CWC HRA must sign the Revenue Certificate indicating there will or will not be sufficient cash flow to pay 105% of the principal and interest on the bonds. If the cash flow is not sufficient enough to pay 105% of the principal and interest on the bonds, the City of Pequot Lakes must approve the HRA's levy to cover the difference.

Commissioner Burton questioned staff if the units were being managed correctly and if there were any concerns. Young informed the board that staff had discussed the compliance requirements for the West Grove Townhomes and would be following-up with the Pequot Lakes Executive Director.

**Commissioner Tabatt made a motion to authorize the Executive Director to sign the Revenue Certificate indicating that, with the Pequot Lakes HRA levy, there will be cash flow sufficient to pay 105% of the principal and interest on the Bonds and that staff will follow-up with the compliance monitoring. Through a roll call vote, all commissioners voted in favor of the motion and none were opposed. The motion was approved.**

## 6. REPORTS/UPDATES:

### a. Executive Director:

#### **MN NAHRO Leadership Conference**

The MN NAHRO Summer Leadership Conference was held at Madden's on July 26<sup>th</sup> – 28<sup>th</sup>. We had the opportunity to bring this group to our downtown to show off the progress that has been made in the past few years. I was able to lead a tour of properties that the HRA has had a direct impact on and highlight the new businesses that have opened. There were a total of 21 housing officials that participated in the tour with me and I received positive feedback on the projects we highlighted.

#### **Hiring Update**

We have had a number of resumes come in for both our Finance Assistant position as well as our Rehab Administrative Assistant position. We held interviews on Monday and we are continuing to review applications as they come in. We have teamed up with the City of Brainerd as we have revamped our application process to

mirror what the City does. We have seen a large increase in applications coming to us and we are hopeful that we will be able to fill our positions very soon.

**b. Housing Trust Fund:**

On July 22<sup>nd</sup> Minnesota Housing Partnership was in town to help facilitate discussions with stakeholders for the purposes of educating our partners on the Housing Trust Fund as well as information sharing between the HRA and these groups to ensure we are all working towards the similar goal of maintaining and creating housing within Crow Wing County. We also gave MHP a guided tour of some of the potentially developable land within Brainerd and Baxter as well as highlighted a couple of the project areas that we have worked on in the last few years. We are hoping that through this process we will be able to identify a couple of potential sites that we can highlight to developers with the goal of being able to create a request for proposal (RFP) for future multi family or single home housing units. Crow Wing County Commissioner Barrows was in attendance for the first talking session of the day and we also had one Commissioner from our Brainerd HRA board. There is enthusiasm for the programs that we have created and our economic development partners are eager to help us market the programs and to help get these funds moving.

- c. Brainerd HRA/Rehab Programs:** Updates on the rehab programs as well as the Brainerd Oaks/Serene Pines Developments were provided to the board.
- d. BLAEDC/CREDI:** Glynn discussed the circumstances that they are seeing in CWC related to shortages of workers, housing and daycare. Glynn also discussed the status of the BLAEDC Unified Fund (BUF) projects that are in the works in the city of Crosby. Also discussed was the DEED Mainstreet application that is being considered for the YMCA.
- e. CWC:** Debby Erickson gave an update regarding the 2022 budget process and that the CWC Commissioners have directed staff to present a budget with a levy increase of less than 4%.

**7. HRA Commissioner Comments:** Nothing to report.

**8. NEXT MEETING:** September 14<sup>th</sup>, 2021.

**9. ADJOURNMENT:**

**Commissioner Tabatt made a motion to adjourn the meeting. Commissioner Burton seconded the motion. Upon roll call, all commissioners voted in favor of the motion and none were opposed. The motion was approved and meeting was adjourned at 5:30 p.m.**

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To: CWC HRA Board Members  
From: Karen Young, Finance Director  
Date: September 8, 2021  
Re: Review and Accept Financial Statements

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Please find the attached the financial information for July and August 2021.

**CWC HRA Tax Levy**

Reflected in the July Financial Statements is the deposit of \$169,124.75 in Property Tax Revenue (levy) for total first half deposits of \$423,552.59. The total levy amount for 2021 is \$729,500. The second half property tax settlement will be in December.

**Action Requested: Accept the July and August financial statements as submitted.**

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# **July 2021**

# **Financial Statements**

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**Crow Wing County  
CWC HRA Combined Balance Sheet  
July, 2021**

**Cumulative**

**ASSETS**

550-000-1129.210	Cash Gen Fund	263,352.93
550-001-1129.210	Cash CWC SCDP	68,281.57
551-002-1129.210	Cash RLF TIF	377,616.77
556-000-1129.210	Cash Development Fund	1,232.59
557-000-1129.210	Cash Tax Forf Property	-4,946.27
558-000-1129.210	Cash HTF	687,552.19
551-002-1141.000	Loans Rec RLF TIF	43,051.43
556-000-1450.000	Land Held for Resale	355,231.82
<b>TOTAL ASSETS</b>		<b><u>1,791,373.03</u></b>

**LIABILITIES**

550-000-2112.000	A/P Other	-225.00
556-000-2600.000	Def Inflow of Res - Dev	-355,231.82
<b>TOTAL LIABILITIES</b>		<b><u>-355,456.82</u></b>

**SURPLUS**

550-000-2700-000	Net Income	-324,361.83
550-000-2806.000	Retained Earnings	-1,111,554.38
<b>TOTAL SURPLUS</b>		<b><u>-1,435,916.21</u></b>

**TOTAL LIABILITIES & SURPLUS**

**-1,791,373.03**

Proof 0.00

**Crow Wing County  
CWC HRA Combined Operating Stmt  
July, 2021**

	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>INCOME</b>				
550-000-3610.000 Investment Earnings	-2.86	-31.20	-291.69	260.49
550-000-3690.000 Other Revenue	0.00	-2,565.41	-15,750.00	13,184.59
550-000-3691.000 Property Tax Revenue	-169,124.75	-423,552.59	-438,000.00	14,447.41
551-002-3610.000 RLF TIF Interest Rev	-219.65	-1,687.10	-2,660.00	972.90
556-000-3696.000 Development Revenue	0.00	-87,080.77	-111,533.31	24,452.54
557-000-3696.000 TFP Revenue	0.00	-500.00	-5,833.31	5,333.31
<b>TOTAL INCOME</b>	<b>-169,347.26</b>	<b>-515,417.07</b>	<b>-574,068.31</b>	<b>58,651.24</b>
<b>EXPENSE</b>				
550-000-4110.000 Administrative Salaries	300.00	1,875.00	2,625.00	-750.00
550-000-4130.000 Legal	315.00	3,265.00	5,833.31	-2,568.31
550-000-4140.000 Staff Training	0.00	2,565.00	3,091.69	-526.69
550-000-4150.000 Travel	1.12	1.12	145.81	-144.69
550-000-4171.000 Auditing Fees	0.00	6,930.00	7,000.00	-70.00
550-000-4172.000 Management Fees	12,500.00	87,500.00	87,500.00	0.00
550-000-4190.000 Other Administrative	0.00	0.00	116.69	-116.69
550-000-4500.000 TIF Expense	0.00	30.00	350.00	-320.00
550-000-4510.000 Insurance	0.00	2,530.00	2,100.00	430.00
550-000-4540.000 Employer FICA	22.94	143.44	204.19	-60.75
550-000-4590.000 Other General Expense	0.00	367.50	80,500.00	-80,132.50
550-001-4600.000 CWC SCDP Expense	0.00	0.00	15,750.00	-15,750.00
556-000-4600.000 Development Expense	19.11	85,848.18	111,533.31	-25,685.13
557-000-4600.000 TFP Expense	0.00	0.00	5,833.31	-5,833.31
<b>TOTAL EXPENSE</b>	<b>13,158.17</b>	<b>191,055.24</b>	<b>322,583.31</b>	<b>-131,528.07</b>
<b>NET INCOME(-) OR LOSS</b>	<b>-156,189.09</b>	<b>-324,361.83</b>	<b>-251,485.00</b>	<b>-72,876.83</b>

# **August 2021**

# **Financial Statements**

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**Crow Wing County  
CWC HRA Combined Balance Sheet  
August, 2021**

**Cumulative**

**ASSETS**

550-000-1129.210 Cash Gen Fund	250,536.54
550-001-1129.210 Cash CWC SCDP	68,281.57
551-002-1129.210 Cash RLF TIF	379,067.94
556-000-1129.210 Cash Development Fund	-67.11
557-000-1129.210 Cash Tax Forf Property	-4,946.27
558-000-1129.210 Cash HTF	687,554.32
551-002-1141.000 Loans Rec RLF TIF	41,820.91
556-000-1450.000 Land Held for Resale	355,231.82
<b>TOTAL ASSETS</b>	<b><u>1,777,479.72</u></b>

**LIABILITIES**

550-000-2112.000 A/P Other	-225.00
556-000-2600.000 Def Inflow of Res - Dev	-355,231.82
<b>TOTAL LIABILITIES</b>	<b><u>-355,456.82</u></b>

**SURPLUS**

550-000-2700-000 Net Income	-310,468.52
550-000-2806.000 Retained Earnings	-1,111,554.38
<b>TOTAL SURPLUS</b>	<b><u>-1,422,022.90</u></b>

**TOTAL LIABILITIES & SURPLUS**

**-1,777,479.72**

Proof 0.00

**Crow Wing County  
 CWC HRA Combined Operating Stmt  
 August, 2021**

	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>INCOME</b>				
550-000-3610.000 Investment Earnings	-3.15	-34.35	-333.36	299.01
550-000-3690.000 Other Revenue	0.00	-2,565.41	-18,000.00	15,434.59
550-000-3691.000 Property Tax Revenue	0.00	-423,552.59	-438,000.00	14,447.41
551-002-3610.000 RLF TIF Interest Rev	-220.65	-1,907.75	-3,040.00	1,132.25
556-000-3696.000 Development Revenue	0.00	-87,080.77	-127,466.64	40,385.87
557-000-3696.000 TFP Revenue	0.00	-500.00	-6,666.64	6,166.64
<b>TOTAL INCOME</b>	<b>-223.80</b>	<b>-515,640.87</b>	<b>-593,506.64</b>	<b>77,865.77</b>
<b>EXPENSE</b>				
550-000-4110.000 Administrative Salaries	225.00	2,100.00	3,000.00	-900.00
550-000-4130.000 Legal	0.00	3,265.00	6,666.64	-3,401.64
550-000-4140.000 Staff Training	0.00	2,565.00	3,533.36	-968.36
550-000-4150.000 Travel	16.80	17.92	166.64	-148.72
550-000-4171.000 Auditing Fees	0.00	6,930.00	7,000.00	-70.00
550-000-4172.000 Management Fees	12,500.00	100,000.00	100,000.00	0.00
550-000-4190.000 Other Administrative	0.00	0.00	133.36	-133.36
550-000-4500.000 TIF Expense	58.40	88.40	400.00	-311.60
550-000-4510.000 Insurance	0.00	2,530.00	2,100.00	430.00
550-000-4540.000 Employer FICA	17.21	160.65	233.36	-72.71
550-000-4590.000 Other General Expense	0.00	367.50	92,000.00	-91,632.50
550-001-4600.000 CWC SCDP Expense	0.00	0.00	18,000.00	-18,000.00
556-000-4600.000 Development Expense	1,299.70	87,147.88	127,466.64	-40,318.76
557-000-4600.000 TFP Expense	0.00	0.00	6,666.64	-6,666.64
<b>TOTAL EXPENSE</b>	<b>14,117.11</b>	<b>205,172.35</b>	<b>367,366.64</b>	<b>-162,194.29</b>
<b>NET INCOME(-) OR LOSS</b>	<b>13,893.31</b>	<b>-310,468.52</b>	<b>-226,140.00</b>	<b>-84,328.52</b>

**Crow Wing County HRA**  
**July-August 2021 Payments**

<b>Payment Number</b>	<b>Payment Date</b>	<b>Vendor</b>	<b>Description</b>	<b>Check Amount</b>
827	7/15/2021	John Schommer	Mileage & Mailing Costs	\$ 20.23
834	8/12/2021	John Schommer	Mileage	\$ 16.80
24053	7/1/2021	Kennedy & Graven, Chartered	Housing Trust Fund Legal Fees	\$ 315.00
24105	8/12/2021	Brainerd Daily Dispatch	CWC TIF Annual Disclosure	\$ 58.40
24117	8/12/2021	Kennedy & Graven, Chartered	June Closings Legal Fees	\$ 1,299.70
<b>Total</b>				<b>\$ 1,710.13</b>

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To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: September 14<sup>th</sup>, 2021  
Re: Executive Director Report

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### **Crow Wing County Budget Presentation & Levy Request**

On August 26<sup>th</sup> we gave a presentation to the Crow Wing County board of commissioners to update them on what we have been working on as well as present our 2022 levy request for their consideration. We presented a level levy request of \$729,500, the same funding level from 2020 and 2021. We also have sent a formal levy request to the County just as we have done in the past. The County will be setting their preliminary levy by the end of September. That preliminary levy will then be finalized in December for the following year. We have not typically been asked to come back to the board for additional questions and we are hopeful that the commissioners authorize our levy request. I have attached the formal request letter that was submitted to the County.

### **Hiring Update**

I am happy to report that we have filled our Accounting Assistant position as well as our Rehab Administrative Assistant position. Joe Christenson started in our finance department on August 23<sup>rd</sup> and Kristin Miller started on September 7<sup>th</sup>. We are excited to have both of them on board with us!

### **Action Requested:**

No action needed - for informational purposes only.

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## Housing & Redevelopment Authority

September 8<sup>th</sup>, 2021

Crow Wing County Commissioners  
Historic Court House  
326 Laurel Street  
Brainerd, MN 56401

Re: 2022 Crow Wing County HRA Levy Request

Dear Crow Wing County Commissioners:

The purpose of this letter is to request the 2022 Crow Wing County Housing and Redevelopment Authority (CWC HRA) operating levy. The CWC HRA levy will go into our General Fund which supports our housing and redevelopment initiatives.

The Mission Statement of the CWC HRA is to support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County. The current goals of the CWC HRA are as follows:

1. Create awareness and visibility of the Crow Wing County HRA through education and collaboration with partners.
2. Explore funding or facilitate redevelopment projects.
3. Improve housing quality and availability in Crow Wing County.
4. Address the workforce housing needs in Crow Wing County.

We have several key initiatives in progress that are in support of our Mission Statement and current goals as referenced above:

### **Brainerd Oaks/Serene Pines/Dal Mar Estates**

In 2016 the CWC HRA successfully negotiated a Purchase and Redevelopment Agreement with a developer to purchase 113 lots in three tax forfeited subdivisions (Brainerd Oaks, Serene Pines and Dal Mar Estates). These subdivisions had been tax forfeited for several years. The CWC HRA has continued to oversee this contract and to date, the developer has purchased 55 lots in Brainerd Oaks (47 homes completed and sold and 7 homes in construction), 16 lots in Serene Pines (14 homes completed and sold and one home in construction) and 2 lot in Dal Mar Estates (1 home in completed and sold).

### **Tax Forfeited Property Policy (TFPP)**

The CWC HRA has successfully used this TFPP to sell two tax forfeited lots in Baxter and four tax forfeited lots in Crosby. The CWC HRA Board recently amended their policy temporarily to offer tax forfeited properties to developers at a discounted rate of zero percent of assessed value plus costs. This

is a result of the completed Workforce Housing Study recommendation to support the sale of properties to developers to promote the construction of housing units in CWC. The CWC HRA continues to actively market this policy to developers county-wide to promote the return of tax forfeited lots to the tax roll.

#### **Small Cities Development Program (SCDP)**

The CWC HRA currently has a SCDP grant in progress in the City of Emily in which eight owner-occupied projects are complete and we have three additional inquires. In addition, we have been awarded grants for the Cities of Garrison and Jenkins which will be funded, and work will begin in 2022 for these communities. The Local Income that CWC HRA receives annually from CWC was used as leverage dollars to increase the competitiveness of the Garrison and Jenkins grant applications.

#### **Minnesota Housing Rehab Loan Program**

In 2021 we have closed 3 loans, 3 loans in process and an additional 3 in the application phase with an estimated loan amount in excess of \$160,000 for the rehabilitation of single-family owner-occupied homes in CWC. These loans are limited to homeowners with income limits of 30% of the Area Median Income (AMI).

#### **Crow Wing County Housing Trust Fund (HTF)**

The HTF ordinance was adopted by CWC Commissioners in February 2020 and became effective in March 2020. The primary purpose of the HTF is to assist in financing the production and preservation/stabilization of affordable and mixed-income housing projects in CWC. The HTF shall be a permanent source of funding and continually renewable source of revenue to meet, in part, the housing needs of Moderate, Low and Very Low Income households in the County. Program guidelines were approved by the CWC HRA Board in May 2020 and established the following programs:

1. Workforce Housing Assistance Program
2. Homebuyer Assistance Program
3. Rehabilitation Assistance Program
4. New Construction/Development Financing Program

Funding is available through the CWC HRA levy and we are in the process of marketing these programs to the community. While we see the need for additional housing units in the County, we also understand that we need to protect and preserve our housing stock the best that we can. We are confident that these programs will allow for that dual purpose and be a tool to combat the housing shortages we are seeing throughout the County.

The initiatives referenced above are possible as a result of the CWC HRA levy. Per statute, the maximum CWC HRA levy for 2022 would be .0185% of the estimated market value, which would be approximately \$2,003,940. The CWC HRA is requesting level funding for 2022 with a zero percent increase in our levy request of \$729,500. The funding will be budgeted for:

- \$400,000 Housing Trust Fund
- \$112,000 funding for BLAEDC/CREDI
- \$150,000 for the Brainerd HRA Shared Services Agreement
- \$27,140 for general operating expenses
- \$26,000 Housing and Redevelopment Initiatives
- \$14,360 for increasing fund balance by approximately one month

Thank you for your continued support of the CWC HRA and for considering our request for the 2022 levy.

Sincerely,



Eric M. Charpentier

CWC HRA Executive Director

**Crow Wing County HRA**  
**2022 Budget**

	2022 Budget	2021 Budget	Difference
<b>Revenues</b>			
Property Tax Levy - Operations	217,500	117,500	100,000
Property Tax Levy - BLAEDC	87,000	87,000	0
Property Tax Levy - CREDI	25,000	25,000	0
Property Tax Levy - Housing Trust Fund	<u>400,000</u>	500,000	(100,000)
Total Property Tax Levy	729,500	729,500	0
 Tax Forfeit Property Fund	10,000	10,000	0
Development Fund	191,200	191,200	0
CWC Local Income Fund	27,000	27,000	0
Designated Fund Balance	0	38,800	(38,800)
 <b>Total Revenues</b>	<b>957,700</b>	<b>996,500</b>	<b>(38,800)</b>
 <b>General Fund Expenditures</b>			
Administrative Salaries	4,500	4,500	0
Employer FICA	350	350	0
Legal	10,000	10,000	0
Travel	250	250	0
Training	1,500	5,300	(3,800)
Sundry-Admin	200	200	0
Auditing Fees	7,140	7,000	140
Management Fee	150,000	150,000	0
TIF Expense	600	600	0
Insurance	2,600	2,100	500
Housing and Redevelopment Initiatives	<u>26,000</u>	26,000	0
	203,140	206,300	(3,160)
 <b>Fund Expenditures</b>			
Tax Forfeit Property Fund	10,000	10,000	0
Development Fund	191,200	191,200	0
CWC Local Income Fund	27,000	27,000	0
Housing Trust Fund	400,000	450,000	(50,000)
BLAEDC/CREDI Funding	<u>112,000</u>	112,000	0
	740,200	790,200	(50,000)
 <b>Total Expenditures</b>	<b>943,340</b>	<b>996,500</b>	<b>(53,160)</b>
 <b>Net Operating Income to Fund Reserves</b>	<b>14,360</b>	<b>0</b>	<b>(91,960)</b>



To: CWC HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: September 14<sup>th</sup>, 2021  
Re: Housing Trust Fund Report

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On September 2<sup>nd</sup> I took part in a residential recruitment focus group put together by the Chamber and BLAEDC. This group was brought together to talk about the major challenges employers are having recruiting or retaining their workforce. There were representatives from the manufacturing sector, construction sector, hospitality sector as well as media members and representatives from local units of government to name a few. One of the central themes that we continue to hear throughout the County is the lack of housing and affordable housing. I was able to speak for 15-20 minutes regarding the HRA's role in addressing the housing needs. I highlighted the Housing Trust Fund and detailed our 4 programs. Ben Winchester, a rural sociologist with the University of Minnesota also spoke to this group, specifically about what he sees as the keys to recruiting and retaining our job force in Crow Wing County. There was some great discussion among the business owners and leaders in the group and the expectation coming out of this focus group was that this was a first step, and their planning group will continue to meet to discuss their next steps.

We have continued to meet with Mid Minnesota Federal Credit Union, and we have secured their commitment to servicing our loan portfolio for our Housing Trust Fund loans. We are thrilled to have them formally involved as our partner in this venture. We are meeting weekly to set up the framework of the servicing agreement.

**Action Requested: None requested, informational only.**

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To: CWC HRA Board Members  
From: John Schommer, Rehab Coordinator  
Date: September 8, 2021  
Re: Rehab Programs Report

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**NE Brainerd SCDP**

We are currently working on closing out the grant.

**Emily SCDP**

8 Owner occupied projects are complete and we have three inquires. We have received a 1 year extension from DEED.

**MHFA**

2 Projects are bidding

2 Projects are in the owner review phase

3 Applications are in process

**FHLB AHP**

We submitted additional information Federal Home Loan Bank of Des Moines requested regarding the application and, provided they don't need any additional information, will find out in December if the application is funded.

**Brainerd Oaks/Serene Pines/Dalmar Estates**

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	55	47	0	6
Serene Pines	23	16	14	0	2
Dalmar Estates	7	2	1	0	1

\*Originally 83 lots, 2 have been merged/combined into a single parcel