



Housing & Redevelopment Authority

**Board Meeting Agenda**  
**5:00pm Tuesday October 11<sup>th</sup>, 2022**  
**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=m5333e229be6bc8b5ac40b9db229d0f70>

Join by phone: 415-655-0001

Meeting number (access code): 2552 557 1317

Meeting password: zjMsVJf3N46

*"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 & APPROVAL OF AGENDA**
- 4. REVIEW & APPROVE MINUTES** *(Attachment 1) Pg. 3*
  - a.** Approval of the Tuesday, August 9<sup>th</sup>, 2022 Meeting Minutes as presented
- 5. REVIEW & ACCEPT FINANCIAL STATEMENTS** *(Attachment 2) Pg. 7*
  - a.** CWC HRA Combined Balance Sheet August & September 2022
  - b.** CWC HRA Combined Operating Statement August & September 2022
  - c.** CWC HRA August & September 2022 Payments
- 6. UNFINISHED BUSINESS**
  - a.** Strategic Plan Update (Attachment 3) Pg. 17
- 7. NEW BUSINESS**
- 8. REPORTS/UPDATES:**

- a. Executive Director (*Attachment 4*) Pg. 23
- b. Housing Trust Fund (*Attachment 5*) Pg. 25
- c. Brainerd HRA/Rehab Programs (*Attachment 6*) Pg. 27
- d. BLAEDC/CREDI (*Attachment 7*) Pg. 29
- e. CWC

**9. COMMISSIONER COMMENTS**

**10. NEXT MEETING** Tuesday November 8<sup>th</sup>, 2022

**11. ADJOURNMENT**

CWC HRA Commissioners

Michael Aulie, Chair - District 5 (12-31-26)

Zach Tabatt, Vice Chair - District 3 (12-31-24)

Michael Morford, Secretary/Treasurer - District 2 (12-31-23)

Richard (George) Burton, Commissioner - District 1 (12-31-22)

Craig Nathan, Commissioner - District 4 (12-31-25)



Housing &amp; Redevelopment Authority

## Crow Wing County HRA BOARD MEETING MINUTES 08/09/2022

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 5:00 p.m., Tuesday, August 9th, 2022.

1. **CALL TO ORDER:** Chair Michael Aulie called the meeting to order at 5:00 p.m.
2. **ROLL CALL:** Present: Commissioners Craig Nathan (via webex), Michael Aulie, Michael Morford, and Zach Tabatt  
Absent: Richard (George) Burton,

**Others present:** Executive Director Eric Charpentier, Finance Director Karen Young, Rehab Administrative Specialist Kristin Miller & BLAEDC Executive Director Tyler Glynn. Absent: Rehab and Maintenance Director John Schommer and Crow Wing County Administrative Services Director Deborah (Debby) Erickson.

3. **REVIEW AND APPROVE AGENDA:**

**Moved and seconded by Commissioners Tabatt and Nathan to approve the agenda as presented for the August 9th, 2022, board meeting. Upon Roll Call, All commissioners were in favor, and none were opposed. The agenda was approved.**

4. **REVIEW AND APPROVE MINUTES:**

**Moved and seconded by Commissioners Nathan and Tabatt to approve the minutes from the July 12th, 2022 & August 4th, 2022, board meeting. Upon Roll Call, All commissioners were in favor, and none were opposed. The minutes were approved.**

5. **FINANCIAL:**

- a. **REVIEW and ACCEPT FINANCIAL STATEMENTS:**

*The financial information for July 2022 was presented by Karen Young.*

### CWC HRA Levy

Reflected in the May financial statements is the closing that took place for the purchase of the five lots - two lots in Brainerd Oaks and three lots in Serene Pines for a total of  
Reflected in the July General Fund Financial Statements is the deposit of \$144,564.95 in Property Tax Revenue (levy) for total first half deposits of \$410,325.62. The total levy amount for 2022 is \$729,500. The second half property tax settlement will be in December.

**Commissioner Tabatt moved to approve the July financial statements as submitted, followed by a second from Commissioner Nathan. Upon roll call, all commissioners voted in favor of the motion, and none were opposed. The motion carried.**

**6. UNFINISHED BUSINESS:**

**7. NEW BUSINESS:**

**a. 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 1st 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 Nathan 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., followed by a second from Commissioner Morford. Upon roll call, all commissioners voted in favor of the motion, and none were opposed. The motion carried.**

**8. REPORTS:**

**a. Executive Director:**

Area Administrator Meeting:

I attended the area administrators and clerk meeting on July 21st to talk about the opportunities we have available through the trust fund for development and rehabilitation work throughout Crow Wing County. There was a good group in attendance and I was able to answer a lot of questions on the fund and I believe this will help create opportunities for our development loans. This meeting did lead to a follow up meeting with the City of Crosby and a developer that is looking to build single family homes in that community.

**b. Housing Trust Fund:**

Our first owner occupied rehabilitation loan was closed through the Housing Trust Fund at the end of July. We have now successfully closed on two loans and funded them within the last 30 days. Kristin continues to work with prospective borrowers for both down payment assistance and our rehab programs and she continues to field calls from interested borrowers.

There continues to be interest in the property on the corner of 7<sup>th</sup> Street and Laurel Street in Brainerd for a redevelopment opportunity that would have several rental housing units included in the redevelopment plan. We are working with the City and the developer and have been touting the trust fund as a viable funding source as long as the affordability metrics would be met with the project. The developer is scheduled to close on the purchase of the property in the next 10 days.

We have had our first developer submit an application for the development of low to moderate income housing with 2 proposed 6-plex units. The developer is working with the City of Brainerd on their site plan and we are working through the application with them. I do not have a timeline on when this may come before this board, but I will keep this board posted as we move forward if this project is viable.

**c. Brainerd HRA/Rehab Programs:**

Emily SCDD

8 Owner occupied projects complete  
2 Scheduling final walk throughs for 8/8/22

Garrison SCDD

1 Owner Occupied Rehab Project Under Construction  
1 Owner Occupied Rehab project out for bid  
1 Owner Occupied Application being delivered  
1 Commercial Rehab project is waiting contractor list  
4 Commercial Application in collection of documents

Jenkins SCDD

1 Owner Occupied Rehab out for Bidding  
1 Owner Occupied Rehab Scope of Work Write-up Process  
2 Owner Occupied Rehab Applications mailed

MHFA

4 Projects are in construction  
1 Project is out for bid  
2 Completed Paperwork Signing  
2 Applications are in process  
1 Applications mailed out

Housing Trust Fund

1 Down Payment Assistance Closed 7/7/22  
1 Owner Occupied Rehab Paperwork Signed 7/27/22  
3 Owner Occupied Rehab Out for Bidding  
1 Owner Occupied Rehab Application in Review (Collecting documents)  
1 Rental Rehab Application in Review (Collecting documents)

Brainerd Oaks/Serene Pines/Dalmar Estates

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	64	57	0	8
Serene Pines	23	16	16	0	0
Dalmar Estates	7	3	1	0	2

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

**d. BLAEDC/CREDI:**

Staff time billing reports were presented for July 2022.

**e. CWC:**

**9. HRA Commissioner Comments:**

**10. NEXT MEETING: Tuesday, September 13th, 2022**

**11. ADJOURNMENT:**

**Commissioner Tabatt made a motion to adjourn the meeting. Commissioner Morford 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 5:44 p.m.**



Housing & Redevelopment Authority

To: CWC HRA Board Members  
From: Karen Young, Finance Director  
Date: October 5, 2022  
Re: Review and Accept Financial Statements

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Please find attached the financial information for August and September 2022.

**Payment to BLAEDC**

Reflected in the August financial statements is the first half payment to BLAEDC in the amount of \$43,500 per the Agreement for Professional Services.

**Housing Trust Fund Loan**

Reflected in the September financial statements is the contractor payment for the first HTF owner-occupied rehab loan to be completed.

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

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# August 2022 Financial Statements

Date/Time joe

10/4/2022

12:35:13 PM

**Crow Wing County  
CWC HRA Combined Balance Sheet  
August, 2022**

	<b>Cumulative</b>
<b>ASSETS</b>	
550-000-1129.210 Cash Gen Fund	255,459.47
550-001-1129.210 Cash CWC SCDP	63,884.51
551-002-1129.210 Cash RLF TIF	395,652.33
556-000-1129.210 Cash Development Fund	-2,121.94
557-000-1129.210 Cash Tax Forf Property	-4,507.95
558-000-1129.210 Cash HTF	1,063,948.90
551-002-1141.000 Loans Rec RLF TIF	26,513.86
558-000-1141.000 HTF Loan Receivable	21,080.00
556-000-1450.000 Land Held for Resale	236,511.70
<b>TOTAL ASSETS</b>	<b><u>2,056,420.88</u></b>
<b>LIABILITIES</b>	
550-000-2112.000 A/P Other	-975.00
556-000-2600.000 Def Inflow of Res - Dev	-236,511.70
<b>TOTAL LIABILITIES</b>	<b><u>-237,486.70</u></b>
<b>SURPLUS</b>	
550-000-2700-000 Net Income	-240,645.85
550-000-2806.000 Retained Earnings	-1,578,288.33
<b>TOTAL SURPLUS</b>	<b><u>-1,818,934.18</u></b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>	<b><u>-2,056,420.88</u></b>
Proof	0.00

**Crow Wing County**  
**CWC HRA Combined Operating Stmt**  
**August, 2022**

	Current Period	Current Year	Year To Date Budget	Variance
<b>INCOME</b>				
550-000-3610.000 Investment Earnings	-144.99	-238.93	0.00	-238.93
550-000-3690.000 Other Revenue	0.00	-285.50	0.00	-285.50
550-000-3691.000 Property Tax Revenue	-12,052.02	-422,377.64	-424,500.00	2,122.36
551-002-3610.000 RLF TIF Interest Rev	-181.87	-1,362.47	-1,186.72	-175.75
556-000-3696.000 Development Revenue	0.00	-85,539.95	-127,466.64	41,926.69
557-000-3696.000 TFP Revenue	0.00	-2,874.84	-6,666.64	3,791.80
<b>TOTAL INCOME</b>	<b>-12,378.88</b>	<b>-512,679.33</b>	<b>-559,820.00</b>	<b>47,140.67</b>
<b>EXPENSE</b>				
550-000-4110.000 Administrative Salaries	300.00	2,400.00	3,000.00	-600.00
550-000-4130.000 Legal	0.00	0.00	6,666.64	-6,666.64
550-000-4140.000 Staff Training	0.00	0.00	1,000.00	-1,000.00
550-000-4150.000 Travel	66.65	110.90	166.64	-55.74
550-000-4171.000 Auditing Fees	0.00	7,140.00	7,140.00	0.00
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	55.60	85.60	400.00	-314.40
550-000-4510.000 Insurance	0.00	2,703.00	2,600.00	103.00
550-000-4540.000 Employer FICA	22.94	183.60	233.36	-49.76
550-000-4590.000 Other General Expense	43,500.00	48,299.59	73,336.00	-25,036.41
550-001-4600.000 CWC SCDP Expense	0.00	20,000.00	18,000.00	2,000.00
556-000-4600.000 Development Expense	0.00	86,997.69	127,466.64	-40,468.95
557-000-4600.000 TFP Expense	137.00	2,436.52	6,666.64	-4,230.12
558-000-4600.000 HTF Expense	0.00	1,676.58	26,666.72	-24,990.14
<b>TOTAL EXPENSE</b>	<b>56,582.19</b>	<b>272,033.48</b>	<b>373,476.00</b>	<b>-101,442.52</b>
<b>NET INCOME(-) OR LOSS</b>	<b>44,203.31</b>	<b>-240,645.85</b>	<b>-186,344.00</b>	<b>-54,301.85</b>

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# September 2022 Financial Statements

**Crow Wing County  
CWC HRA Combined Balance Sheet  
September, 2022**

**Cumulative****ASSETS**

550-000-1129.210 Cash Gen Fund	242,944.01
550-001-1129.210 Cash CWC SCDP	63,884.51
551-002-1129.210 Cash RLF TIF	397,173.90
556-000-1129.210 Cash Development Fund	-7,130.70
557-000-1129.210 Cash Tax Forf Property	-4,544.95
558-000-1129.210 Cash HTF	1,039,762.87
551-002-1141.000 Loans Rec RLF TIF	25,199.02
558-000-1141.000 HTF Loan Receivable	46,002.00
556-000-1450.000 Land Held for Resale	236,511.70
<b>TOTAL ASSETS</b>	<b><u>2,039,802.36</u></b>

**LIABILITIES**

550-000-2112.000 A/P Other	-975.00
556-000-2600.000 Def Inflow of Res - Dev	-236,511.70
<b>TOTAL LIABILITIES</b>	<b><u>-237,486.70</u></b>

**SURPLUS**

550-000-2700-000 Net Income	-224,027.33
550-000-2806.000 Retained Earnings	-1,578,288.33
<b>TOTAL SURPLUS</b>	<b><u>-1,802,315.66</u></b>

**TOTAL LIABILITIES & SURPLUS****-2,039,802.36**

Proof

0.00

**Crow Wing County**  
**CWC HRA Combined Operating Stmt**  
**September, 2022**

	Current Period	Current Year	Year To Date Budget	Variance
<b>INCOME</b>				
550-000-3610.000 Investment Earnings	-249.04	-487.97	0.00	-487.97
550-000-3690.000 Other Revenue	0.00	-285.50	0.00	-285.50
550-000-3691.000 Property Tax Revenue	0.00	-422,377.64	-424,500.00	2,122.36
551-002-3610.000 RLF TIF Interest Rev	-206.73	-1,569.20	-1,335.06	-234.14
556-000-3696.000 Development Revenue	0.00	-85,539.95	-143,399.97	57,860.02
557-000-3696.000 TFP Revenue	0.00	-2,874.84	-7,499.97	4,625.13
<b>TOTAL INCOME</b>	<b>-455.77</b>	<b>-513,135.10</b>	<b>-576,735.00</b>	<b>63,599.90</b>
<b>EXPENSE</b>				
550-000-4110.000 Administrative Salaries	0.00	2,400.00	3,375.00	-975.00
550-000-4130.000 Legal	0.00	0.00	7,499.97	-7,499.97
550-000-4140.000 Staff Training	0.00	0.00	1,125.00	-1,125.00
550-000-4150.000 Travel	72.03	182.93	187.47	-4.54
550-000-4171.000 Auditing Fees	0.00	7,140.00	7,140.00	0.00
550-000-4172.000 Management Fees	12,500.00	112,500.00	112,500.00	0.00
550-000-4190.000 Other Administrative	0.00	0.00	150.03	-150.03
550-000-4500.000 TIF Expense	0.00	85.60	450.00	-364.40
550-000-4510.000 Insurance	0.00	2,703.00	2,600.00	103.00
550-000-4540.000 Employer FICA	0.00	183.60	262.53	-78.93
550-000-4590.000 Other General Expense	0.00	48,299.59	75,503.00	-27,203.41
550-001-4600.000 CWC SCDP Expense	0.00	20,000.00	20,250.00	-250.00
556-000-4600.000 Development Expense	5,008.76	92,006.45	143,399.97	-51,393.52
557-000-4600.000 TFP Expense	37.00	2,473.52	7,499.97	-5,026.45
558-000-4600.000 HTF Expense	-543.50	1,133.08	30,000.06	-28,866.98
<b>TOTAL EXPENSE</b>	<b>17,074.29</b>	<b>289,107.77</b>	<b>411,943.00</b>	<b>-122,835.23</b>
<b>NET INCOME(-) OR LOSS</b>	<b>16,618.52</b>	<b>-224,027.33</b>	<b>-164,792.00</b>	<b>-59,235.33</b>

**Crow Wing County HRA  
August - September 2022  
Payments**

Payment Number	Payment Date	Vendor	Description	Check Amount
918	8/12/2022	Eric Charpentier	Mileage	\$52.25
926	9/9/2022	Eric Charpentier	Mileage	\$70.14
927	9/9/2022	John Schommer	Mileage	\$51.26
24798	8/11/2022	Atlas Abstract & Title	O&E Report - HTF	\$90.00
24800	8/11/2022	Brainerd Lakes Area Economic Development	2022 Funding 1st 1/2	\$43,500.00
24810	8/11/2022	Forum Communications Company	TIF Disclosure	\$55.60
24819	8/11/2022	Kennedy & Graven, Chartered	Jasperwood Habitat Closing Legal	\$183.00
24820	8/11/2022	Kristin Miller	Mileage	\$14.40
24825	8/11/2022	Miller Testing & Consulting LLC	LBP Assessment - HTF	\$450.00
24874	9/8/2022	Crow Wing Cty Recorder's Office	Recording Fee - HTF	\$46.00
24875	9/8/2022	Crow Wing Cty Recorder's Office	Recording Fee - HTF	\$46.00
24889	9/8/2022	Kennedy & Graven, Chartered	Jasperwood Habitat Closing Legal	\$37.00
24890	9/8/2022	Kristin Miller	Mileage	\$1.89
24904	9/8/2022	Widseth Smith Nolting	MPCA Stormwater Plans	\$5,000.00
24922	9/22/2022	R and R Landscaping and Construction In	Rehab Contract - HTF	\$24,290.00
<b>Total</b>				<b>\$73,887.54</b>





Housing & Redevelopment Authority

To: CWC HRA Board Members  
 From: Eric Charpentier, Executive Director  
 Date: October 6<sup>th</sup>, 2022  
 Re: Strategic Planning Update

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In May we spent an afternoon going through chainsaw planning to update and put forward a strategic plan for the agency. Staff has taken the input and ideas from that planning session and crafted a two-year plan with specific goals and action steps that we believe encompass what our board and staff discussed. Also attached to this report is a secondary chart that allows staff to track our progress as we get through these goals. The next steps from the board would be to review these goals and if the board agreed, we would like to have these goals adopted when you are ready. If you all would like some additional time to read through and edit or make suggestions to these goals that would be perfectly acceptable as well. With the chart document, the idea would be to bring this back in front of the board periodically to ensure we are making progress on these initiatives and reassess if we are on the correct path.

**Action Requested: Adoption of the strategic plan and goals for the agency for the next two-year period.**

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## **Crow Wing County HRA 2022–2024 Strategic Plan**

### **Mission Statement:**

*Support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County.*

### **Goals and Action Steps:**

1. SMART goals for funding and programs/projects
  - Define attainable and realistic goals for each program/project
  - Establish timeline for each program/project
  - Define measurable success for each program/project
  - Create written format for each goal
2. Communications with counties, cities and other partners
  - Identify strategies/expectations with BLAEDC, per the MOU, for more focused results on CWC HRA initiatives such as HTF
  - Use technology to make CWC HRA programs and opportunities known and easier to access
  - Utilize professional presentations to highlight successes and increase networking
  - Explore administrative structure and synergy of HRAs within CWC
  - Continue to build trust/social capital with other local units of government to foster collaboration on initiatives County wide
3. Improve housing quality and availability in Crow Wing County
  - Explore and support partners on housing and redevelopment initiatives with Housing Trust Fund (HTF) and possible pooling of funds
  - Utilize HTF to purchase land that is not tax-forfeited
  - Increase marketing for HTF and rehab programs available to all Crow Wing County residents
  - Increase affordable housing inventory through active engagement with partners\developers
  - Explore additional grant opportunities to further this initiative
4. Transfer land control for tax-forfeited properties to CWC HRA and market to developers through an RFP
  - Identify parcels in CWC for HRA to market to developers
  - Work with CWC TFPP to hold/convey land to CWC HRA for site control
  - Work with municipalities to make parcels marketable through TFPP – ie. address existing assessments on TFP parcels
  - Execute RFP and enter into development agreements with developers
  - Continue to market TFP lots to developers throughout CWC

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## 2022-2024 CWC HRA Goals and Action Steps Status Report

Goal	Action Steps	Status
Goal 1: SMART goals for funding and programs/projects	Define goals for funding and programs/projects	
	Establish timeline for each program/project	
	Define measurable success for each program/project	
	Create written format for each goal	
Goal 2: Communications with counties, cities and other partners	Identify strategies/expectations with BLAEDC, per the MOU, for more focused results on CWC HRA initiatives such as HTF	
	Use technology to make CWC HRA programs and opportunities known and easier to access	
	Utilize professional presentations to highlight successes and increase networking	
	Explore administrative structure and synergy of HRAs within CWC	
	Continue to build trust/social capital with other local units of government to foster collaboration on initiatives County wide	
Goal 3: Improve housing quality and availability in Crow Wing County	Explore and support partners on housing and redevelopment initiatives with Housing Trust Fund (HTF) and possible pooling of funds	
	Utilize HTF to purchase land that is not tax-forfeited	
	Increase marketing for HTF and rehab programs available to all Crow Wing County residents	

	Increase affordable housing inventory through active engagement with partners/developers	
	Explore additional grant opportunities to further this initiative	
Goal 4: Transfer land control for tax-forfeited properties to CWC RHA and market to developers through an RFP	Identify parcels in CWC for HRA to market to developers	
	Work with CWC TFPP to hold/convey land to CWC HRA for site control	
	Work with municipalities to make parcels marketable through TFPP – ie. address existing assessments on TFP parcels	
	Execute RFP and enter into development agreements with developers	
	Continue to market TFP lots to developers throughout CWC	



Housing &amp; Redevelopment Authority

To: CWC HRA Board Members

From: Eric Charpentier, Executive Director

Date: October 6<sup>th</sup>, 2022

Re: Executive Director Report

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### **Update on Levy Request:**

Karen and I presented our budget request to the CWC Commissioners on Thursday August 11<sup>th</sup> at their budget committee meeting. This presentation to the Commissioners also allows them to ask questions of our budget and gives us an opportunity to update the County on our initiatives that we have worked in the prior year. We had a good dialogue and fielded questions, much of them revolving around the housing trust fund as well as our increased funding request. Chair Aulie was present for this meeting and provided his insight as well as Tyler from BLAEDC who also fielded questions from the Commissioners. I also attended the September 29<sup>th</sup> CWC Commissioners meeting which is where they set their preliminary levy for 2023. I again fielded a couple of questions regarding our request for an increase to our budget for 2023. Our levy request was approved as presented, but this is a preliminary levy as is always the case at this time. The Commissioners do have the ability to decrease their general levy percentage and also have the right to decrease our levy request as well, at their final levy meeting that will be held in December. We have typically not had any adjustments to our request after the preliminary budget is set, but there is a possibility. I will attend the final levy meeting in December to field any additional questions that the Commissioners may have at that time. It is also noteworthy that the City of Pequot Lakes did authorize the levy request from the Pequot Lakes HRA for the West Grove townhomes that we are involved with. Our staff will be travelling to their agency on October 20<sup>th</sup> to do some inspections of these units as well as a review of their files and financial statements. This will be a good opportunity to continue to assess the status of these units.

### **Brainerd Oaks/Serene Pines/Dal Mar Estate Update:**

As you will see in the financials that were presented, we had some larger engineering fees that were paid out to a local engineering firm. This was due to stormwater permitting that was required by the Minnesota Pollution Control Agency for the three developments that we are the owners of. We have been in contact with the MPCA, the City of Brainerd and the developer on these three developments due to concerns that the MPCA raised earlier in the spring. To keep these developments moving forward and to comply with what the MPCA was requiring, we had a local engineering firm complete a stormwater plan for these three developments. This work was originally done by the individual developers circa 2010, once each of these developments went into tax forfeit the stormwater plans and permits were closed out in error. The MPCA has also started enforcement action on development across the state regarding stormwater and runoff and have been paying attention to these three developments in particular. We are working to try and bridge the gap between the developer, the City and the MPCA to ensure that the buildout of the rest of the developments occurs in a timely manner.

### **Tax Forfeit Properties in Baxter**

We continue to work with a local affordable housing developer on the purchase of 4 tax forfeit lots in the City of Baxter. The developer is also working with the City to negotiate on the repayment of special assessments that are tied to these lots. We believe that the developer and City have come to an agreement so we will be moving forward through the process to sell these lots. We anticipate the request for sale and public hearing to come before the board in the first quarter of 2023 if not sooner.

### **Crosslake EDA Market Study**

The City of Crosslake along with their EDA continue to research new ways of bringing in housing developers to their community. I was recently approached by a member of their EDA with a question of if we would be interested in helping pay for a market study for the City of Crosslake specifically for housing units. The EDA did not have a specific amount they were requesting and also had not settled on a scope of work for their market study. I did mention that I would bring this question to this board for discussion and get back in touch with her.

**Action Requested: No action requested, for informational purposes only**





Housing &amp; Redevelopment Authority

To: CWC HRA Board Members  
 From: Eric Charpentier, Executive Director  
 Date: October 6<sup>th</sup>, 2022  
 Re: Housing Trust Fund Report

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Commissioner Burton, Chair Aulie, and myself went on a site visit to a business entity located in Deerwood at the end of August. Chair Aulie had spoken with these business owners prior to our meeting and found out that they had some interest in developing housing units, primarily to house their staff as they continue to expand. They had previously purchased some units to rent to their staff and are having a difficult time finding additional units for purchase. This was a great initial meeting to get to know their business as well as promote our local housing trust fund. I had a subsequent meeting with their ownership in early October to further discuss development options and what funding could be available to them. This was a great engagement opportunity and thank you to Commissioner Burton who had inquired with me about talking with this business entity. Without that question, we may not have had the opportunity to explore these opportunities for development.

John and I spoke with a new developer on October 6<sup>th</sup> regarding opportunities to utilize both tax forfeiture as well as the housing trust fund as they are also interested in building single family homes within the County. This developer also owns a number of rental properties throughout the County and have also realized the need for workforce housing units.

We continue to receive applications for both our rehab programs and our homebuyer assistance program. We believe we will have another rehab loan that we will be funding soon and believe we will have another viable application for the homebuyer program. There are also a number of developers that are in varying initial stages of projects that they are working on and I do anticipate to receive development applications for review in the

next 2-3 months. We will get these applications reviewed internally and then will hopefully be able to bring some projects in front of this board for discussion.

**Action Requested: No action requested, for information only.**



Housing &amp; Redevelopment Authority

To: Brainerd HRA Board Members  
 From: Kristin A. Miller, Rehab Administrative Specialist  
 Date: October 6, 2022  
 Re: Rehab Programs Report

**Garrison SCDP**

- 1 Completed Project
- 1 Owner Occupied Rehab project bid
- 1 Commercial Rehab project bid
- 4 Commercial Application in collection of documents

**Jenkins SCDP**

- 2 Owner Occupied Rehab out for Bidding

**MHFA**

- 4 Projects are in construction
- 1 Submitted for approval
- 1 Scheduling Lead Inspection
- 2 Applications are in collection process

**Housing Trust Fund**

- 1 Down Payment Assistance Closed 7/7/22
- 1 Owner Occupied Project Completed 9/14/22
- 1 Owner Occupied Under Construction
- 1 Owner Occupied Loan Signing Scheduled
- 1 Owner Occupied Application Mailed
- 1 Rental Rehab Application in Review (Collecting documents)

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

Development	Total	# Sold to Developer	# Sold to End Buyer	For Sale	In Construction
Brainerd Oaks	81*	64	57	0	8
Serene Pines	23	19	16	0	3
Dalmar Estates	7	3	3	0	0

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

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# 2022 CWC HRA BLAEDC/CREDI STAFF TIME - SEPTEMBER



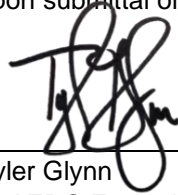
Date Range: 9/1/2022 - 9/30/2022

<i>Project Group</i>	<i>Project</i>	<i>Task</i>	<i>Date</i>	<i>Comment</i>	<i>Hours</i>	<i>Amount</i>
<b>Crow Wing County HRA</b>						
	<b>CWC HRA-Redev</b>	<b>Redevelopment Projects</b>				
	<i>Dev</i>	<i>Development</i>			<b>49.00</b>	<b>\$7,350.00</b>
					49.00	\$7,350.00
			9/2/2022	Meeting w/Florida developer regarding the Pequot Lakes apartment complex. Toured the property and discussed financing options and city involvement.	2.50	\$375.00
			9/6/2022	Pequot Lakes city council meeting where BLAEDC staff had to present on behalf of the PL EDC regarding the housing project and the needs for this type of project in the city/county. Staff time to prepare report and present to council.	3.00	\$450.00
			9/7/2022	Toured Baxter property with developer and discussed financing options that included discussions involving housing trust fund. This particular development is raising funds through private parties, but we will look at Unified Fund as a possible source if needed.	2.50	\$375.00
			9/8/2022	In person meeting with Main Street grant applicant regarding project and the redevelopment of his property for expansion purposes. Owner would look to complete project even if grant funds are not awarded.	1.50	\$225.00
			9/9/2022	Main Street grant meeting to discuss projects that will allow for some businesses to deal with blight and redevelopment of existing buildings. Staff have reviewed applications and discussed projects with property owners to outline options if project is not chosen for grant funds. BLAEDC staff time to prepare all applications and update committee on findings.	4.50	\$675.00
			9/12/2022	Meeting w/Brainerd downtown business owner who is going to go back to original building and redevelop the property for childcare facility. This owner and property were previously intending to redevelop property but issues with the city halted the project. Owners have come back to finish the project and have also applied for a grant to assist	1.50	\$225.00
			9/13/2022	Multiple meetings with developers and BLAEDC staff today. Met with developers who are in the final stages of purchasing land in Baxter for a 64 unit apartment complex. BLAEDC staff attended the planning and zoning meeting in Baxter to support the project and provide details relating to the 2019 HRA housing study to identify why projects like this are important to this area.	6.00	\$900.00

9/14/2022	Meetings with development staff via zoom meeting with Florida developer regarding apartment complex and financing options that are available, along with tax discussions to move project further ahead, developer would like to get in the ground prior to freeze.	2.50	\$375.00
9/15/2022	BLAEDC staff working with city of Brainerd staff and subcommittee members to review applications for main street grant funds. Reviewed with subcommittee members project details as well as communication regarding possible redevelopment and also elimination of some blight in the River to Rail corridor.	3.50	\$525.00
9/19/2022	Meeting w/downtown Brainerd business owner who is redeveloping his current space to accommodate new business. Plan is to relocate his existing business to another location in Brainerd and redevelop his leased space for his new business. Staff time to discuss new business plan and financial projections.	2.50	\$375.00
9/20/2022	Multiple meetings, Pequot Lakes EDC meeting where detailed discussion happened regarding the Heart of the Good Life development and the planned new housing development for that land. Staff time to present at the meeting. Additional meeting with Brainerd subcommittee regarding the Main Street grant applications.	5.00	\$750.00
9/21/2022	Meeting with Crosby and Cuyuna Lakes officials and board members to discuss new housing opportunities as well as provide updates to everyone regarding new projects of redevelopment that are occurring in the Cuyuna Lakes area. Projects include the cities of Crosby, Ironton, Deerwood and Emily.	3.50	\$525.00
9/26/2022	In person meeting with company that is looking to purchase Pequot Lakes existing land and buildings and redevelop the property. Met with p&z staff to discuss how the property is currently zoned and whether or not the new business could operate in this space once the property is redeveloped to the needs of the new ownership group.	3.00	\$450.00
9/27/2022	Zoom meeting with Florida developers as they move forward with Baxter property for development. Primary discussion involved financing options and potential use of Unified fund to assist with the project. BLAEDC staff time to prepare documents for review and share with ownership group.	2.00	\$300.00
9/28/2022	Meeting with local and state officials regarding an expansion project in Crow Wing County. This project will create new jobs and redevelop some of the businesses existing footprint to allow for more space and improve production. The project is substantial in size.	2.50	\$375.00
9/29/2022	Meeting with Crosslake developer to tour existing facility and to walk the 2 properties that are being reviewed for purchase. This property will be home to a 36 unit apartment complex in Crosslake.	3.00	\$450.00
<i>E-mail E-mail Correspondence</i>		<b>13.50</b>	<b>\$2,025.00</b>
		13.50	\$2,025.00
9/1/2022	email correspondence with Pequot Lakes city administrator and planning and zoning officials regarding proposed housing developments.	1.50	\$225.00

9/7/2022	email communication with main street grant recipients to review applications about redevelopment and use of funds for some blighted property in the River to Rail corridor of Brainerd	1.50	\$225.00
9/12/2022	email communication with Baxter development team to discuss financing proposals. Communicating with lead lender with regards to the project and funding sources that are needed.	1.50	\$225.00
9/16/2022	phone and email correspondence with city of Baxter staff along with Crow Wing County staff to discuss property in Baxter for development. Project developers have asked BLAEDC staff to play vital role between city and county staff as it relates to this project.	1.50	\$225.00
9/19/2022	email correspondence with Crosslake city officials and EDA members related to available land for a local developer to build a 32 unit apartment complex in Crosslake.	1.50	\$225.00
9/22/2022	zoom meeting w/developers for both Baxter and Pequot Lakes apartment complexes.	1.00	\$150.00
9/23/2022	email correspondence with Crosslake developer regarding 2 parcels of land that the builder has identified for his apartment complex. Phone conversation with Crosslake city staff regarding the zoning of these parcels.	1.50	\$225.00
9/27/2022	email communication with Emily childcare provider as she prepares to move forward with redevelopment of building in Emily as she converts it to a childcare facility. Owner has received funds from Crow Wing County grant.	1.50	\$225.00
9/28/2022	email correspondence with developer in Crosslake regarding apartment complex and the potential funding sources available, which includes the Housing Trust fund. Phone conversation with city staff regarding possible incentives the city can offer.	2.00	\$300.00
		62.50	\$9,375.00
		<b>62.50</b>	<b>\$9,375.00</b>
<b>Grand Total</b>		<b>62.50</b>	<b>\$9,375.00</b>

Staff time and notes listed above have been reviewed and approved by BLAEDC Executive Director, Tyler Glynn, upon submittal of this report.



Tyler Glynn  
BLAEDC Executive Director

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